



Australia's best value Landlord Insurance



SGUA provides reliable Specialist Landlord Insurance that can protect your rental income and property against unexpected events.

Cover	Landlords Extra Protection Value	Landlords Extra Protection Value PLUS	Excess
Default of Rent for all situations Including Hardship & Absconding up to \$1,250 per week	15 weeks	15 weeks	\$0
Loss of Rent arising from any Defined Event claim	52 weeks	52 weeks	\$0
Deliberate/ Malicious Damage Broad protection against Deliberate Damage by Tenants including all Malicious Acts	\$50,000	\$60,000	\$0
Legal Liability for bodily injury or property damage	\$20 million	\$20 million	\$0
Legal Expenses Includes Court/Tribunal application fees & representation costs to \$500	\$5,000	\$5,000	\$0
Fire & Explosion caused by acts of the Tenant to the Landlord's Contents or Building	\$50,000	\$60,000	\$50
Landlords Contents for tenant's use including fixtures and fittings for a range of defined events including Flood Cover	\$30,000	\$60,000	\$50
New For Old Replacement for Landlord Contents - Sub limits apply	\$30,000	\$60,000	\$50
Earthquake & Tsunami Protection for damage to Contents	\$30,000	\$60,000	\$200
Theft By Tenant occurring during the period of insurance	\$50,000	\$60,000	\$250
Increased or new cover			
Accidental Loss or Damage to your contents caused by Tenants or their guests - Sublimits Apply	X	\$60,000	\$250*
Pet Damage caused by Cats & Dogs owned by the Tenant - Sub limits Apply	X	\$60,000	\$250*
Prevention of Access by a Government Authority	52 weeks	52 weeks	\$0
Lock Changing following Court/Bailiff assisted Eviction	\$1000	\$1000	\$0
Garbage Removal left behind by Tenants	X	\$500	\$0

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 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.

To arrange cover

- Apply online www.sgua.com.au
- Complete the application on reverse & forward to us
- Call our friendly team **1800 355 559 | 08 9417 8501**

Annual Premium* Per State/Postcode	ACT	NSW	VIC	SA	TAS	QLD 4000 - 4680	QLD 4681 - 4700 [^]	WA 6000 - 6646	WA 6701 - 6799 [^]
Landlords Extra Protection Value	\$263	\$303	\$253	\$228	\$223	\$263	\$318	\$228	\$283
Landlords Extra Protection Value PLUS	\$303	\$343	\$283	\$258	\$253	\$293	\$348	\$258	\$313

*Accidental/Pet Damage is subject to an Excess per Event with a maximum of 2 per Claim. Sublimits Apply.

*Annual Premium is inclusive of all applicable Statutory charges and GST. Price quoted above is current as at 1st November 2017.

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

Application Form

Please nominate your choice of policy: (Tick box)

Landlords Extra Protection

Landlords Extra Protection PLUS

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:

- Please insure my property on my nominated choice of policy and commence my cover from: / /
- 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
- Please send all correspondence to my property manager. NB. If you answered no, we will send all correspondence to your email address. Yes No
- Is this property part of the National Rent Affordability Scheme (NRAS) or managed by a Government/Welfare Agency? Yes No
- 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
- Have you been convicted of theft or fraud in the past 5 years? Yes No
- Have you had 3 or more claims on any rental property over the past 5 years? Yes No
- 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? 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)

Duty of Disclosure:

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.

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.

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.

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 to the policy terms as above.

Authorised person's signature _____

Date ____/____/____

Please return completed application via post, fax or email:

✉ PO Box 3701, Success WA 6964 | ☎ 08 9417 9294 | 📧 admin@sgua.com.au

Ukawa Pty Ltd trading as **St George Underwriting Agency** arranges this insurance under its AFS Licence as agent of the insurer The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL No. 241436.

