

Australia's
best value
Landlord Insurance



Landlords Extra Protection

For full-time domestic rental property

Cover	Value	Value PLUS	Minimum Excess
Default of Rent Temporarily unavailable due to the current economic conditions	X	X	N/A
Loss of Rent arising from any Defined Event to the Contents or a claim covered under Tenant Damage	52 weeks	52 weeks	\$0
Prevention of Access by a Government Authority	X	52 weeks	\$0
Legal Liability for bodily injury or property damage	\$20 million	\$20 million	\$0
Deliberate / Malicious Damage covers acts by tenants or their guests to the Building and/or Contents that cause damage or loss	\$50,000	\$60,000	\$0
Legal Expenses Includes Court/Tribunal application fees & representation costs to \$500 - NB: Currently limited to Tenant related Damage Claims	\$5,000	\$5,000	\$0
Garbage Removal left behind by Tenants	X	\$500	\$0
Third Party Deliberate/Malicious Damage covers acts by a third party to the Landlords Contents that cause damage or loss	\$50,000	\$60,000	\$50
Landlords Contents for tenant's use including fixtures and fittings for a range of defined events	\$30,000	\$60,000	\$50
New For Old Replacement for Landlord Contents caused by Defined Events	\$30,000	\$60,000	\$50
Earthquake Protection for damage to Contents	\$30,000	\$60,000	\$200
Theft By Tenant occurring during the period of insurance	\$50,000	\$60,000	\$250
Accidental Loss or Damage to your Building and/or contents caused by Tenants or their guests - Sublimits Apply	X	\$60,000	\$250*
Pet Damage by Tenant's Cats & Dogs - Sublimits Apply	X	\$60,000	\$250*

About Us

For nearly 30 years 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 Eviction Moratorium affect the cover in this policy?

A. A tenant can still be evicted if they are causing damage to the property. The tenancy will need to end prior to submitting any claim which includes Tenant Damage.

Q. Will this emergency period affect 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 Tenant 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 Pricing	ACT	NSW	VIC	SA	TAS	QLD 4000 - 4669	QLD 4670 - 4700 [^]	WA 6000 - 6646	WA 6701 - 6799 [^]
Value	\$183	\$222	\$178	\$158	\$156	\$183	\$222	\$160	\$198
Value PLUS	\$228	\$268	\$212	\$193	\$188	\$220	\$260	\$193	\$235

To arrange cover:



Apply & pay online
www.sgua.com.au



Call our friendly team:
1800 355 559 | 08 6381 7100



Email application to:
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.

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.

Application Form

Please nominate your choice of policy: (Tick box)

Value

Value PLUS

Please contact me to provide a quote for my building: (Tick box)

Building Quote

My Managing Agent

Name

Contact Details

My Rental Property

Address

Suburb

State

Postcode

My Details

Name

Address

Suburb

State

Postcode

Email

Phone

Please carefully complete the following:

1. Please insure my property and commence my cover from:
NB: cover can't be backdated, or more than 45 days in advance.
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. Is this property part of the National Rent Affordability Scheme (NRAS)? Yes No
4. If your property is an apartment/unit/flat, is it located above the ground floor? Yes No
5. Is the property for sale? Yes No
6. Is the property scheduled for demolition? Yes No

7. 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
8. Have you been convicted of theft or fraud in the past 5 years? Yes No
9. Have you had 3 or more claims on any rental property over the past 5 years? Yes No
10. Is the tenant currently in arrears of rent, have a history of arrears 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

NB: Non-disclosure of pre-existing rent arrears would result in a claim being denied.

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:

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.

Date

Authorised person's name

Signature

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

Email: admin@sgua.com.au | Post: PO Box 5663, St Georges Tce Perth 6000

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

