

Landlords Protection Application

For Full-time Domestic Rental Property



Protect your investment with Australia's best value Landlord Insurance. Complete this form and return it to SGUA today or apply online at sgua.com.au. If you prefer to speak to our team: 1800 355 559 (Freecall) or 08 6381 7100

Applicant's Details

Name			
Address	Suburb	State	Postcode
Email		Phone	
Mortgagee or Interested party			

Rental Property Details

Address	Suburb	State	Postcode			
Property Type:	<input type="checkbox"/> House	<input type="checkbox"/> Duplex	<input type="checkbox"/> Home Unit / Townhouse	<input type="checkbox"/> Unit/Flat/Apartment		
Construction of external walls						
<input type="checkbox"/> Asbestos*	<input type="checkbox"/> Colourbond	<input type="checkbox"/> Corrugated iron	<input type="checkbox"/> Mudbrick	<input type="checkbox"/> Stone	<input type="checkbox"/> Wood	
<input type="checkbox"/> Brick	<input type="checkbox"/> Concrete	<input type="checkbox"/> Fibro-cement	<input type="checkbox"/> Rammed Earth	<input type="checkbox"/> Weatherboard	<input type="checkbox"/> Other	
Construction of roof						
<input type="checkbox"/> Asbestos*	<input type="checkbox"/> Colourbond	<input type="checkbox"/> Concrete	<input type="checkbox"/> Membrane	<input type="checkbox"/> Shingle	<input type="checkbox"/> Thatch	<input type="checkbox"/> Tile
* 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 complete the following:

- | | | | |
|---|--|--|--|
| 1. Are Aluminium Composite Panels used as cladding on this building? | <input type="checkbox"/> Yes <input type="checkbox"/> No | 4. Is the building structurally sound and well maintained? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Is the property on acreage exceeding 2 acres (8,000 m2)? | <input type="checkbox"/> Yes <input type="checkbox"/> No | 5. Is the property strata titled? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Is this property used for any commercial or farming activity? If Yes, describe activity below. | <input type="checkbox"/> Yes <input type="checkbox"/> No | 6. Is the property furnished? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | 7. Is the property for sale? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | 8. Is the property scheduled for demolition? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | 9. Year of Construction of Building | <input type="text"/> |

NB: Wiring Certificate or RCD's are required if the building is: a) brick/stone/concrete over 80 yrs old or b) timber/fibro/metal over 40 yrs old

Tenancy Details

Is the property managed by a licenced Property Manager? If Yes, please provide details of your agent below.		<input type="checkbox"/> Yes <input type="checkbox"/> No
Real Estate Agent	Contact Details	

Please complete the following:

- | | | | | |
|---|--|--|---------------------------------------|--------------------------------------|
| 1. Initial Lease Period (months) | <input type="text"/> | 3. How many lease agreements are active at this property at this time? | <input type="text"/> | |
| 2. How many separate self-contained dwellings/ units do you own in this property? | <input type="text"/> | 4. Total weekly rent | \$ <input type="text"/> | |
| 5. Is the property currently occupied by a tenant? If No, please select from below. | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| <input type="checkbox"/> Seeking Tenant | <input type="checkbox"/> For Sale | <input type="checkbox"/> Renovating | <input type="checkbox"/> Display Home | <input type="checkbox"/> Other |
| 6. If Yes, Is the tenant currently in arrears of rent or is there reason to believe that the tenant is engaging in behaviour that may result in a breach of lease conditions? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

Insurance Details

Commencement Date _____

Choose your policy

Landlords Protection Value

Landlords Protection Value PLUS

Building Sum Insured \$

Contents Sum Insured \$

Optional covers

a) Loss of Rent Yes No

b) Tenant Damage Yes No

IMPORTANT:

All covers related to Tenant Default are temporarily unavailable due to the current economic conditions.

Please complete the following:

1. My property manager is authorised to deduct the payment for my policy from my rental account. NB. If you answered No - payment details will be included in your invoice. Yes No
2. Please send all correspondence to my property manager. NB. If you answered No, we will send all correspondence to your email address. Yes No
3. Is this property part of the National Rent Affordability Scheme (NRAS)? Yes No
4. 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
5. Have you been convicted of theft or fraud in the past 5 years? Yes No
6. Have you had 3 or more claims on any rental property over the past 5 years? Yes No
7. Are you aware of any existing circumstance that may lead to a claim under this policy? Yes No

Please provide us with details for any question from 4 - 7 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.

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). We are committed to ensuring that all Our business dealings comply with the APPs and acknowledge the importance of keeping personal details for individuals confidential and secure. We collect personal information for the purpose of providing insurance, including arranging insurance, policy administration and claims handling. Without this information, We are not able to provide You with the services You require.

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/insurance broker on behalf of the Landlord.

Insured Declaration

- This declaration applies to all insurances I have applied for in this application.
- I have read the Product Disclosure Statement.
- I acknowledge that I am aware that asbestos is excluded from my cover.
- I have answered each question fully and frankly.
- I have completed this application personally or, if it has been completed by somebody else, I have checked that the questions have been fully and accurately answered.
- I authorise the Insurer to make inquiries from third parties to verify claims history and other information.
- I authorise the Insurer to disclose my claims history to any insurance intermediary I appoint.
- I acknowledge I have read and understood the Privacy Act 1988 information above and consent to the collection, storage, use and disclosure of personal and sensitive information.

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

Authorised person's name _____ Signature _____ Date _____

Please return completed application via post or email:

✉ PO Box 5663, St Georges Tce WA 6831 | 📧 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.

