

# Application: Landlord Cover

- Option to include Building / Contents / Tenant Covers
- Customise Cover



## About Us

SGUA has been protecting landlords against the unexpected with reliable, affordable cover since 1991. In the event that something goes wrong, we get you back on track fast. Our claims team is dedicated to ensure the process is easy and trouble-free.

## For further information:

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

Email us:  
insurance@sgua.com.au

Visit our site:  
www.sgua.com.au

## Value



Building



Contents



Defined Events



Loss of Rent



Tenant Damage & Rent Default



Legal Liability



Accidental Damage



Damage by Cats & Dogs



Prevention of Access



Garbage removal

## Value Plus - Additional Benefits

Policy sections need to be selected for the cover to apply - Please see the Product Disclosure Statement for a full description of the covers

## Insured

Insurance Start Date

**NB: cover can't be backdated, or more than 45 days in advance.**

Insured Property Address

Value

Value PLUS

Insured Name/s

Insured Email

Insured Phone

Postal Address

Contact Name (if different from above)

## Contact Method for Invoices & Documents

Email  Post  Agent

## 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?

Yes  No

If 'Yes', please provide details below

## Current Insurance

Is your building and/or contents currently insured?

Yes  No

If Yes, with which insurer?

Are you currently insured for tenant default on your property?

Yes  No

If 'No', please select reason:

Inherited property  First time insured in Australia  
 Recently purchased  Other

## Property and Cover

Insure Building?

Yes  No

Replacement value of building

\$

If 'Yes', select building excess

\$300  \$500  \$1000  \$2000  \$5000

Is the property strata titled?

Yes  No

If 'Yes', Are there multiple owners?

Yes  No

Insure Contents?

Yes  No

Replacement value of contents

\$

Loss of rent?

Yes  No

Tenant damage?

Yes  No

Tenant Default? (can only be selected with Tenant Damage).

Yes  No

Weekly rent

\$

## Property Details

Type of property?

House  Duplex  Home Unit / Townhouse

Relocatable Home /Caravan /Park Home

Other

Construction of external walls?

Construction of roof?

Year Built?

Is the building heritage listed?

Yes  No

How many lease agreements are active at this property at this time?

## Additional Information

Does the building consist of insulated panels and/or insulated cladding?

 Yes  No

Is aluminium composite panels used as cladding on the building?

 Yes  No

Is the property rented furnished?

 Yes  No

Is the property on acreage exceeding 10 acres (40,000 m2)?

 Yes  No

Is the property used for any commercial or farming activity?

 Yes  No

If 'Yes', please describe the activity

Is the building structurally sound and well maintained?

 Yes  No

Is the property for sale?

 Yes  No

Is the property scheduled for demolition?

 Yes  No

Is your property currently undergoing renovations?

 Yes  No

If 'Yes', please answer both questions below

Will the renovations exceed 60 days?

 Yes  No

Are the renovations structural?

 Yes  No

If 'Yes' to either of the above, please provide details

Is the building mortgaged?

 Yes  No

If 'Yes', please provide Mortgagee details

## Tenancy Details

Is the property managed by a licensed property manager?

 Yes  No

If 'Yes', please provide details of your Managing Agent below:

Is this property part of the National Rent Affordability Scheme (NRAS) or a Government/Community scheme?

 Yes  No

Do any of the following apply?

- The property is being sublet
- The lease agreement is in a different name to the occupants residing in the property
- A total of 4 or more separate lease agreements for this property has been in place in the last 12 months
- None of the above

Do all the leases in place meet the Residential Tenancies Act requirements?

 Yes  No

Is the property currently occupied by a tenant?

 Yes  No

If 'No', why is the property currently unoccupied?

If 'Yes', do any of the following apply?

- Is the tenant currently in arrears?
- Does the tenant have a history of arrears of rent?
- Is there a reason to believe that the tenant is engaging in behaviour that may result in a breach of lease conditions?
- Has your tenant advised you or your property manager that the tenant has lost their job, had their working hours reduced/ rental amount reduced due to economic distress?
- None of the above

## 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

Authorised Person:

**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.

- 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?
- Are you aware of an existing circumstance that may lead to a claim under this policy?

If you answered 'Yes' to any of the above statements, please provide further details below

 Yes  No

Signature:

Date:

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

