

Property Manager – Request for Cover Landlord Preferred Policy

Real Estate Agent: Money Choice Property Solutions Pty Ltd

Property Manager: Shannon Tipene

Date:.....

LANDLORD DETAILS (all sections must be completed)

Landlord name: Mr Mrs Ms Miss Dr

.....

Landlord's personal postal address (cannot be c/- real estate agent)

.....

.....

Landlord's contact number: (h) (m).....

Landlords email Address

RENTAL PROPERTY DETAILS (property to be covered)

Street Address:

Suburb:..... Postcode: State:

Policy start date (cover cannot be backdated):.....

If this property is currently tenanted, has the tenant been more than 14 day (7 days in QLD & ACT) in rent arrears in the past 2 months? Yes No

(If yes, cover will be limited to Section 2 'Contents' (but excluding malicious damage) and Section 4 'Liability to Others' until the tenant is out of arrears for 2 consecutive months.)

Has the landlord been provided with a Terri Scheer Financial Services Guide and Landlord Preferred Product Disclosure Statement? Yes No

Weekly rent: \$ (only applicable where weekly rent exceeds \$1000 – additional premium is payable)

In submitting this request for cover I acknowledge that the following eligibility criteria have been met:

- **The property is used for residential rental accommodation, and**
- **Is on no more than 2 acres of land, and**
- **Is used for permanent tenancies (i.e not short term rentals/holiday homes), and**
- **Is not heritage listed**

If you are unsure of the requirements, please contact our Money Choice Property Manager Shannon Tipene on (03) 9417 2551

Please fax form to: 1300 009 303

Scan and email to: shannon@moneychoice.com

Landlord Preferred Policy

The Terri Scheer Landlord Preferred Policy is specifically designed for landlords and provides extra cover for your property including:

Loss of Rent

If your tenant is on a lease governed by the Residential Tenancy Act in the relevant state or territory, then we will cover you for:

- ◆ Premises left untenable due to malicious damage to the building for a minimum of 7 days - up to 52 weeks rent
- ◆ Premises left untenable due to insurable damage to your contents - up to 6 weeks rent
- ◆ Prevention of access - up to 52 weeks rent
- ◆ Absconding tenants - up to 6 weeks rent
- ◆ Defaulting payments resulting in eviction of your tenant by court order - up to 15 weeks rent
- ◆ Failure to give vacant possession - up to 28 weeks rent
- ◆ Death of a tenant (under a sole tenancy) - up to 15 weeks rent
- ◆ Tenant hardship - up to 4 weeks rent
- ◆ Representation Costs - up to \$500
- ◆ Change of locks - up to \$250 (see policy wording for full details)

(Weekly rent is limited to \$1,000 unless previously agreed and an additional premium is paid).

Loss or Damage - Contents*

The policy covers general household contents for use by your tenants including curtains, carpets, blinds, light fittings and furniture.

These items are covered against loss from events such as:

- ◆ Accidental loss or damage
- ◆ Malicious damage caused by the tenant, tenant's family, tenant's invited guests or an unknown person
- ◆ Deliberate damage caused by the tenant, tenant's family, tenant's invited guests or an unknown person - limit \$500 per claim
- ◆ Theft, fire, explosion, storm and water damage, electric motor burnout, lightning, earthquake, impact and glass breakage



Loss or Damage - Building (limited cover)*

The policy covers your property for:

- ◆ Accidental loss or damage caused by the tenant, tenant's family or tenant's invited guests
- ◆ Malicious damage caused by the tenant, tenant's family or tenant's invited guests
- ◆ Theft, or damage due to theft, caused by the tenant, tenant's family or tenant's invited guests
- ◆ Deliberate damage caused by the tenant, tenant's family or tenant's invited guests - limit \$500 per claim

*The policy will repair or replace damaged items under the Building (limited cover) or Contents section of the policy to a maximum combined amount of \$60,000 unless otherwise agreed.

Legal Liability

Limit of indemnity \$20,000,000.

Tax Audit

Professional fees up to \$1,000 per audit.



Policy Premiums*

South Australia	\$265	Tasmania	\$235
Western Australia	\$270	New South Wales	\$360
Victoria	\$285	Northern Territory	\$290
ACT	\$310	Queensland	\$290

*Price subject to change

Excess Chart

Region where claim is made

Type of Claim	SA/WA/VIC/ ACT/TAS/ NSW	NT	QLD
Loss of Rent	No Excess	No Excess	\$180*
Malicious Damage	\$250	\$500	\$250
Accidental Loss or Damage	\$250	\$500	\$250
Deliberate Damage	\$250	\$500	\$250
Earthquake	\$200	\$200	\$200
Representation Costs, Legal Expenses, Liability and Tax Audit	No Excess	No Excess	No Excess
Other Claims	\$100	\$100	\$100

*Absconding and defaulting tenants only

Before you apply, it is important that you read and consider the Product Disclosure Statement and Policy Wording (PDS) carefully to make sure that you are aware of your contractual rights and obligations, the limitations on cover, and that the policy gives you the cover you need. The PDS can be obtained by calling Terri Scheer Insurance Pty Ltd on 1800 804 016 or visiting terrisheer.com.au. This policy is issued by Vero Insurance Limited. ABN 48 005 297 807 AFS Licence No. 230859.