



**To find out more simply call 1300 650 254**

## **rma network** **LANDLORDS INSURANCE**

Landlords Residential Property Insurance is designed to fully meet your investment property insurance needs – whether you own a flat, unit, apartment or house that is leased or rented to tenants.

The Landlords Insurance policies we offer delivery a wide cover. Rather than offering you a long list of acceptable risks, there's a short list of events and mishaps that are not covered.

So, if something happens and it's not specifically excluded, you know you're covered. It's that simple.

You can also build your Landlords Insurance cover to suit your specific needs by adding additional covers such as replacement benefit of the property to a new condition up to the sum insured, legal liability for loss or damage to other people's property or injury, and loss of rent and rent default and theft by a tenant.

### **POLICY FEATURES**

- Loss of Rent cover available up to 12 months
- Up to \$20 Million for Legal Liability
- Malicious Damage by Tenant included
- Cover for Short Term Tenancy available
- Accidental breakage of glass including ceramic cooking surfaces, ceramic shower bases, sinks and baths
- Up to \$10,000 to repair or replace Landlord's Contents if you have buildings cover only
- At our discretion, repair or replacement of household electrical motor up to 15 years old.
- Contents in the Open Air up to \$1,000 – no excess applies
- Up to \$1,000 for the replacement of locks cylinders.

### **INSURED EVENTS**

- Accidental breakage of glass
- Accidental loss or damage
- Deliberate damage by tenant
- Tsunami, Fire or Smoke and Storm, Rainwater or run-off
- Impact damage
- Malicious acts
- Riot or civil commotion
- Theft, burglary or housebreaking
- Water or other liquid damage

### **OTHER BENEFITS**

- Automatic indexation of sums insured
- Continuation of cover when selling your buildings
- Damage by pets
- Environmental benefits
- Mortgage discharge costs up to \$2,500
- Reinstatement of sum insured after an insured total loss
- Cover for the costs if you require a Taxation Audit

### **OPTIONAL ADDITIONAL COVERS**

- Accidental Loss or Damage by Tenants
- Rent Default and Theft by Tenant cover available up to \$15,000
- Landlord Workers' Compensation

### **LIABILITY COVER**

This area can become a financial nightmare unless you are adequately covered. With this option we cover your legal liability for an incident at your property that causes loss or damage to some else's property, or death or bodily injury to other people.

### **LOSS OF RENT COVER**

The Landlords Insurance policy provides optional cover for the loss of rent following accidental loss or damage to your buildings.

If your property is so badly damaged that it is uninhabitable, you will be compensated for up to 12 months, or up to the sum insured, until the buildings can be lived in.

### **RENT DEFAULT AND THEFT BY A TENANT**

If your tenant defaults on rent or leaves the building before the end of the rental period, or is legally evicted, the Landlords Insurance policy can provide cover for lost rent until the property is re-let, up to \$15,000 less any excess or bond money that applies.

In addition, cover is available for theft by tenants, and legal costs you incur in taking action against your tenants for rent default or theft by a tenant.

### **RMA Insurance Brokers**

P: 1300 650 254

M: 0411 013 178

E: [info@rmainsurance.com.au](mailto:info@rmainsurance.com.au)

W: [www.rmainsurance.com.au](http://www.rmainsurance.com.au)

# Landlords Insurance Application

Insured Details										
Insured Name (Landlord):										
Date of Birth:	Mobile:		Phone:							
Current Postal Address:										
Suburb:	State:		Postcode:							
Email:										
Cover Details										
Do you require Flood Cover				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Is the property managed by a Licensed Property Management Agent?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Is the property part of a strata title?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Strata title mortgage protection required?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Rent default and theft by tenant required?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Weekly Rent Amount:			\$							
Property Details										
Street Address:										
Suburb:	State:		Postcode:							
Year Built:										
Occupied By:	<input type="checkbox"/> Owner	<input type="checkbox"/> Rented	<input type="checkbox"/> Family Members	<input type="checkbox"/> Unoccupied						
Building Type:	<input type="checkbox"/> House	<input type="checkbox"/> Townhouse	<input type="checkbox"/> Unit	<input type="checkbox"/> Other (specify):						
Wall Construction:	<input type="checkbox"/> Brick	<input type="checkbox"/> Brick Veneer	<input type="checkbox"/> Weatherboard	<input type="checkbox"/> Other (specify):						
Floor Construction:	<input type="checkbox"/> Concrete Slab	<input type="checkbox"/> Stilts	<input type="checkbox"/> Wooden Stumps	<input type="checkbox"/> Other (specify):						
Roof Construction:	<input type="checkbox"/> Steel	<input type="checkbox"/> Tiles	<input type="checkbox"/> Iron	<input type="checkbox"/> Other (specify):						
Contract Type:	<input type="checkbox"/> Short Term < 3 Months	<input type="checkbox"/> Long Term > 3 Months	<input type="checkbox"/> Permanently Unoccupied							
Is your home located on a site exceeding 20,000 square meters?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Interested Party:										
Sum Insured										
Building Sum Insured (Replacement Value)			\$							
Contents Sum Insured			\$							
Security Details										
Deadlocks on all external doors?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Key operated window locks or grilles on all external windows?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Alarm Type:	<input type="checkbox"/> Local Alarm	<input type="checkbox"/> Back to Base Alarm	<input type="checkbox"/> No Alarm							
Underwriting Information										
Have you, or any of the occupants made any total claims (including theft/burglaries) on building/contents, in the last five years?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Have you or anyone permanently residing with you, been convicted of arson, theft, fraud or violence against any person or property in the last ten years?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Have you or anyone permanently residing with you, been convicted of any crime involving drugs, dishonest, arson, theft, fraud or violence against any person or property in the last five years?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Is the building being let or rented on a commercial basis e.g. Hotels/hostel/motels, guest house, boarding house?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
During the last 3 years, has any insurer refused to insure your home and/or contents?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Is the building poorly constructed, badly maintained or subject to a demolition order?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Additional Information										
Is the building National Trust classified or heritage listed?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Is the building being shared by more than 3 unrelated persons?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Is any part of the risk address used for any business, trade or profession, other than a home office, or hobby farm?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Has or will the building be unoccupied for any period in excess of 60 consecutive days?				<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Signature of applicant:			Date:							