



Landlord Combined Protection

For full-time domestic rental property



Cover	Up to nominated Sum insured	Excess
Landlords Building Loss or damage for a range of defined events	Up to nominated Sum insured	\$300
Landlords Contents for tenant's use including fixtures and fittings	\$60,000	\$50
Loss of Rent arising from any Defined Event claim	52 weeks	\$0
Default of Rent for all situations up to \$1250 per week	15 weeks	\$0
Legal Liability for bodily injury or property damage	\$20 million	\$0
Legal Expenses Used to minimise loss, Includes Court fees	\$5,000	\$0
Prevention of Access by a Government Authority	52 weeks	\$0
Garbage Removal left behind by Tenants	\$500	\$0
Lock Changing following Court Ordered Eviction	\$1000	\$0
Malicious/Deliberate/Intentional Damage Covers acts causing damage or loss by tenants or their guests	Up to Building Sum insured	\$0
Accidental Loss or Damage Including caused by Tenants or their guests - Sublimits apply	Up to Building Sum insured	\$250*
Pet Damage by Cats or Dogs owned by the tenant - Sublimits Apply	Up to Building Sum insured	\$250*
Theft By Tenant occurring during the period of insurance	Up to Building Sum insured	\$250
Earthquake Protection for damage to Building & Contents	Up to Building Sum insured	\$200

Annual Price*	
\$250k	\$825
\$300k	\$924
\$350k	\$1015
\$400k	\$1106
\$450k	\$1197
\$500k	\$1288



for clients of
DALAL INSURANCE

- ✓ Building, Contents & Tenant risks combined to give seamless protection in one convenient package
- ✓ Malicious, Deliberate, Accidental & Pet Damage by Cats & Dogs covered up to full sum insured*
- ✓ Low or \$0 Excess on many claims means less out of pocket expenses
- ✓ Additional benefits include Removal of debris, Professional/Authority fees and reinstatement of Underground services following a loss under the Building cover.
- ✓ Cover for a full range of defined events with new for old replacement including:
 - Fire, explosion or lightning
 - Earthquake and Tsunami
 - Escape of liquid
 - Accidental breakage of glass, ceramic and sanitary fixtures
 - Malicious damage, vandalism, riot or civil commotion
 - Accidental Damage
 - Storm and rainwater
 - Flood
 - Impact
 - Fusion

About Us

For over 25 years SGUA has been protecting landlords against the unexpected with reliable, affordable cover.

Our team has a wealth of experience in delivering a seamless claims process combined with exceptional customer service.

We get you back on track quickly, in the event that something should go wrong.

To arrange cover

- Forward your completed application to Dalal Insurance Brokers - details on reverse.
- Call our friendly team at Dalal Insurance
(03) 03 8353 8247

Annual Premium is inclusive of GST & Statutory Charges. Pricing is based on property being of Brick/Tile Construction and less than 80yrs old. Properties of alternative construction will require a customised quote - please contact us or quote online.

*Accidental/Pet Damage is subject to an Excess per Event with a maximum of 2 per Claim. *Sublimits Apply. Pricing is current as at 1st November 2017.
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

NB: Applicants for this fixed price policy must meet the eligibility criteria below

My property is less than 80 years old
My property is used solely as a domestic full-time rental property
My property is on less than 2 acres (8000sqm) of land
My property is not used for farming or commercial activity
My property is not strata titled
My property is not currently listed for sale
My property is not set for demolition
My property is structurally sound and well maintained
My property is managed by a licenced Property Manager

Yes ☐
Yes ☐
Yes ☐
Yes ☐
Yes ☐
Yes ☐
Yes ☐
Yes ☐
Yes ☐

The walls of my property are constructed of one of the following materials:
Brick | Stone | Mudbrick | Rammed Earth
The roof of my property is constructed of one of the following materials:
Tile | Colourbond | Concrete

☐ Yes
☐ Yes

My property meets all of the eligibility criteria:

☐ Yes ☐ No

*(If you answered No - please contact DI for a customised quote)
If Yes, please complete application below:*

My Rental Property

Address

Suburb State Postcode

My Details

Name

Suburb State Postcode

Email/Phone

My Managing Agent

Name/Branch

Email/Phone

My Building Sum Insured

☐ \$250,000 ☐ \$350,000 ☐ \$450,000
☐ \$300,000 ☐ \$400,000 ☐ \$500,000

Mortgagee or Other Interested Party

Property Type

☐ House ☐ Townhouse ☐ Villa ☐ Unit

1. Please insure my property on my nominated choice of policy and commence my cover from:

/ /

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. Please send all correspondence to my property manager. NB. If you answered no, we will send all correspondence to your email address.

☐ Yes ☐ No

4. Is this property part of the National Rent Affordability Scheme (NRAS)?

☐ Yes ☐ No

5. 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

6. Have you been convicted of theft or fraud in the past 5 years?

☐ Yes ☐ No

7. Have you had 3 or more loss of rent or contents claims on any rental property over the past 5 years?

☐ Yes ☐ No

8. Is the tenant currently in arrears of rent 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

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)

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Duty of Disclosure:

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.

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. 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.

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 your broker. 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 to the policy terms as above.

Authorised person's signature

Date / /



DALAL INSURANCE

Please return completed application via post, fax or email:

Postal: 25 Jamieson Way, Point Cook, VIC 3030

Fax: (03) 8353 8248

Email: info@dalal.com.au