



CoverWise

Property Investment Protection

A wise choice for the smart Investor

With Rent Default

QUALITY POLICY COVERAGE • EXPERIENCED STAFF • CLAIMS SUPPORT

CONTACT OUR TEAM



1800 875 375



admin@coverwiserei.com

SHORT STAY AVAILABLE

Short Stay Available on Request

CoverWise Claim Excess

Loss of Rent	No Excess
Malicious / Deliberate Damage	\$375
Accidental Loss or Damage	\$375
Fire – Flood – Storm Damage	\$375
Liability	No Excess
Earthquake	\$500 per claim

IMPORTANT

It is important that you read and consider the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) available on our website - www.coverwiserei.com - before deciding if CoverWise Property Investment Protection Insurance is right for you. Premiums and details correct as of 20/08/2021.

CoverWise REI Pty Ltd (ABN 61 630 707 792), Authorised Representative No: 1274661 of PSC Connect Pty Ltd (ABN 23 141 574 914) AFS License No 344648 — policy issued by Guild Insurance Limited ABN 55 004 538 863 and AFS Licence No 233791 trading as Acerta

FEATURES & BENEFITS

Rent Default — as a result of your tenant:

- Suffering hardship
- Absconding
- Failing to give vacant possession
- Defaulting on Rent
- Death of sole tenant (Any location)

All covered up to 20 weeks or \$10,000, whichever is the lesser

Loss of Rent — following:

- Murder/Suicide/Government Order **Up to 52 weeks**
- Prevention of Access following defined peril loss **Up to 52 weeks**

Damage as a result of [including by tenants]:

- Accidental damage
- Malicious Damage
- Defined Perils
- Theft

All covered up to \$60,000

Other Features & Benefits

- New for Old up to 20 years – incl. floating floors, wall coverings & carpets
- Removal of debris - up to 10% of the contents sum insured
- Periodic Tenancy, Lease Continuation **Covered**
- Illegal drug lab clean up **Up to \$25,000**
- Contents in the open air **Up to \$5,000**
- Legal Expenses **Up to \$5,000**
- Tax Audit **Up to \$5,000**
- Replacement of locks **Up to \$1,000**
- Representation Costs **Up to \$500**
- Removal of goods & storage **Up to \$500**
- Legal Liability **\$20,000,000**

CoverWise Annual Premiums - inclusive of all taxes, levies and fees

State	Premium	State	Premium
NSW	\$474*	WA	\$400*
ACT	\$385*	SA	\$425*
QLD	\$435*	TAS	\$405*
VIC	\$405*	* Acceptance is subject to meeting underwriting criteria	



CoverWise

Application Form

Landlords Insurance only or Building Bundle

Details of Landlord and property(ies) to be insured with CoverWise Property Investment Protection

No policy can be issued unless all sections are completed

Policy start date (insurance cannot be backdated):

Landlord details
Entity/Name of insured(s):

Landlord's Address:

Contact Number:

DOB:

Email:

Real Estate Office:

Property Manager's Email:

(Mobile):

Address of property(ies) to be insured:

Building quote Additional Questions:

1.

Construction material walls:	<input type="text"/>	Weekly Rent:	<input type="text"/>
Materials of roof:	<input type="text"/>	Age of Building:	<input type="text"/>

Yes, I would like a Building bundle quote:

The property is on less than 10 acres:

Building Sum Insured:

2.

Construction material walls:	<input type="text"/>	Weekly Rent:	<input type="text"/>
Materials of roof:	<input type="text"/>	Age of Building:	<input type="text"/>

Yes, I would like a Building bundle quote:

The property is on less than 10 acres:

Building Sum Insured:

To insure more properties, please list address details and attach with application form - multi-property discounts apply

Please check the below where applicable to confirm that:

- There is a standard Residential Lease in place
- The rent is not currently in arrears
- Each adult tenant has completed a tenancy application form
- No insurer has declined to insure the Landlord or renew or imposed special conditions on their policy
- The Landlord has not in the last 5 years had any criminal convictions relating to Fraud, theft, arson burglary or wilful damage

→	Has your tenant or property manager advised you that the tenant has lost their job or had their hours/income reduced by more than 20% as a result of COVID-19?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
→	Has the tenant been behind in their rental payments for more than 14 days in the last two months?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
→	Have you ever had a claim for tenant default at the property to be insured?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>

Payment Method (please select from the following two options):



- | | |
|--|--|
| <input type="checkbox"/> Please send all invoices to my agent for payment | <input type="checkbox"/> Please send initial invoice to me for payment |
| <input type="checkbox"/> The weekly rent is over \$1,000 per week
Additional premium charges apply | <input type="checkbox"/> Check box <input checked="" type="checkbox"/> if property is used for "Short Stay"
Additional charges apply |

I/We authorise Guild Insurance Limited and/or its agents to obtain and use my/our personal information as set out in the Privacy Statement that forms part of the Product Disclosure Statement (PDS).

SUBMIT FORM

Property Owner's Name:

Property Owner's Signature

Date:

Must be signed by the Property Owner and policy holder. Cannot be signed by other persons or Property Manager.

Please return completed application to - admin@coverwiserei.com