



Property Investment Protection

A wise choice for the smart Investor

QUALITY POLICY COVERAGE • EXPERIENCED STAFF • CLIENTS' NEEDS FIRST

FEATURES & BENEFITS

Applicable for long term tenancy

Rent Default — as a result of your tenant:

- Defaulting on rent
- Vacating without notice
- Eviction of tenant due to breach
- Failure to vacate

All covered up to \$12,000

- Rent default due to Hardship **Up to 6 weeks or \$12,000**
- ◊ Whichever is the lesser

Loss of Rent — following:

- Death of sole tenant (Any location) **Up to 15 weeks**
- Murder/Suicide/Government Order **Up to 24 months**
- Property uninhabitable or untenable **Up to 24 months**

Damage as a result of [including by tenants]:

- Accidental, Deliberate & Malicious Damage
- Theft
- Defined Perils including Flood
- Pet Damage

All covered up to \$70,000

Other Features & Benefits

- New for Old replacement
- Periodic Tenancy, lease continuation **Covered**
- Locating the source of escaped liquid **Reasonable costs***
- Removal of debris **Reasonable costs***
- Motor burnout - Up to 15 Years **Reasonable costs***
- Illegal drug lab clean up **Up to \$50,000**
- Contents in the open Air **Up to \$2,500**
- Tax Audit **Up to \$5,000**
- Legal Expenses **Up to \$5,000**
- Representation Costs **Up to \$500**
- Cleaning Expenses **Up to \$500**
- Re-letting Costs **Up to \$500**
- Legal Liability **\$30,000,000**

*Reasonable costs - means the appropriate and fair expense, which are not excessive or extreme in matters of pricing.

Check out the PDS to see more features & benefits.

Standard premium will cover you on rent up to **\$2,000 PER WEEK.**

CONTACT OUR TEAM



1800 875 375



admin@coverwiserei.com

SHORT STAY COVER AVAILABLE

Please see separate 'Short Stay' application for information on the benefits and sum insured figures, as they may vary.

CoverWise Claim Excess

Loss of Rent/Rent Default	No Excess
Malicious / Deliberate Damage	\$500
Accidental Loss or Damage	\$500
Fire – Storm Damage	\$500
Liability	No Excess
Earthquake	\$500

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 this Insurance is right for you. All limits, conditions and exclusions apply as per the PDS. The [Target Market Determination](#) is also available. Premiums and details correct as of 05/10/2021.

When answering our questions:

Under Australian insurance law you have a **duty to take reasonable care not to make a misrepresentation** when answering our questions. This means that when getting a quote, buying or amending a policy, you need to answer our questions accurately and completely.

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 Blue Zebra Insurance Pty Ltd (ABN 12 622 465 838) AFS License No. 504130 - Policy issued on behalf of Youi Pty Ltd (ABN 79 123 074 733) AFS License No. 316511

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

State	Premium	State	Premium
NSW	\$449	WA*	\$375
ACT	\$378	SA	\$375
QLD*	\$375	TAS	\$375
VIC	\$378		

* Excludes properties above 26th Parallel

⁺Premiums subject to meeting underwriting criteria. Premiums may vary based on specific circumstances.



CoverWise

Application Form

Landlords Contents only or Landlords Building Bundle

Details of Landlord/s and property(ies) to be insured

No policy can be issued unless all sections are completed

Policy start date (insurance cannot be backdated):

Landlord's details
Entity/Name of insured(s):

DOB: Contact Number:

Landlord's Postal Address:

Email:

Real Estate Office: Agent Email:

Address of property(ies) to be insured: 1.

Construction Materials of External Walls: Construction Materials of Roof:

Weekly Rent: Age of Building: Unit level: Ground Mid Top

Building Quote Additional Questions: Yes, I would like a Building bundle quote: The property is on less than 10 acres:

Building Sum Insured: Is the building heritage listed? No Yes

Property has been re-wired in the last 30 years? No Yes When was the last major renovation?

Address of property(ies) to be insured: 2.

Construction Materials of External Walls: Construction Materials of Roof:

Weekly Rent: Age of Building: Unit level: Ground Mid Top

Building Quote Additional Questions: Yes, I would like a Building bundle quote: The property is on less than 10 acres:

Building Sum Insured: Is the building heritage listed? No Yes

Property has been re-wired in the last 30 years? No Yes When was the last major renovation?

To insure more properties, please list address details in an email and submit with the application form - multi-property discounts apply

Please check the below where applicable to confirm that: [if required, provide additional information via email]

- The property is well-kept and in good condition
- A standard residential lease agreement and 4 weeks bond that conforms with the respective state legislation is/will be in place
- The rent is not currently in arrears (*tick to acknowledge if you do not have an active tenant in the property yet*)
- Each adult tenant has/will complete a tenancy application form
- No insurer has declined to insure you or renew or imposed special conditions on your policy
- You have not in the last 5 years had any criminal convictions relating to fraud, theft, arson, burglary or willful damage
- There have been no claims at the property/s in the last 3 years
- I understand my duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act.

Invoice options (Acceptance is subject to approval)



- Please send all invoices to my agent for payment
- Please send initial invoice to me for payment
- The weekly rent is over \$2,000 per week**
Additional premium charges apply
- Check box if property is used for "Short Stay"**
Sum insured limits vary

I/we authorise CoverWise REI 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: 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