**Application: Landlord Customised Cover** 

Defined

Events

Loss of

Rent

- Option to include Building / Contents / Tenant Covers
- Customise Cover

Building

Contents



Prevention

of Access

Cats & Dogs

Garbage

removal

## About Us SGUA has been protecting landlords against the unexpected with reliable, affordable cover since 1991. In the event that something goes wrong, we get you back on track fast. Our claims team is dedicated to ensure the process is easy and trouble-free. For further information: Call our friendly team: Email us: Visit our site: $\bigcirc$ $\sim$ www.sgua.com.au 1800 355 559 | 08 6381 7100 insurance@sgua.com.au Value **Value Plus - Additional Benefits** Tenant Damage Damage by

& Rent Default

Policy sections need to be selected for the cover to apply - Please see the Product Disclosure Statement for a full description of the covers

Legal Liability

Accidental

Damage

Insured	Property and Cover
Insurance Start Date <b>NB: cover can't be backdated, or more than 45 days in advance</b> .	Insure Building? Replacement value of building Yes No \$
Insured Property Address	If 'Yes', select building excess
Value Value PLUS	\$300\$500\$1000\$2000\$5000Is the property strata titled?If 'Yes', Are there multiple owners?
Insured Name/s	Yes No Yes No
Insured Email Insured Phone Insured Phone Postal Address	Insure Contents? Replacement value of contents           Yes         No         \$
Contact Name (if different from above)	Loss of rent?YesNoTenant damage?YesNo
Contact Method for Invoices & Documents Email Post Agent	Tenant Default? (can only be selected with Tenant Damage).
Claims Have you had 3 or more claims over the past 5 years, or any one claim exceeding \$10,000 on any rental property or dwelling? If 'Yes', please provide details below	Weekly rent     \$       Property Details       Type of property?       House     Duplex       Home Unit / Townhouse       Relocatable Home /Caravan /Park Home
	Other
Current Insurance       Yes       No         Is your building and/or contents currently insured?       Yes       No         If Yes, with which insurer?       Ves       Ves	Construction of external walls? Construction of roof?
Are you currently insured for tenant default on your property? <b>Yes No</b> If 'No', please select reason:	Year Built? Is the building heritage listed?
Inherited property     First time insured in Australia       Recently purchased     Other	How many lease agreements are active at this property at this time?

## **Additional Information**

Does the building consist of insulated panels and/or insulated cladding?

Is aluminium composite panels used as cladding on the building?

Is the property rented furnished?

Is the property on acreage exceeding 10 acres (40,000 m2)?

Is the property used for any commercial or farming activity?

If 'Yes', please describe the activity

Is the building structurally sound and well maintained?	Yes	No			
Is the property for sale?	Yes	No			
Is the property scheduled for demolition?	Yes	No			
Is your property currently undergoing renovations?	Yes	No			
If 'Yes', please answer both questions below					
Will the renovations exceed 60 days?	Yes	No			
Are the renovations structural?	Yes	No			
If 'Yes' to either of the above, please provide details					

there an interested party?	Yes	No
'Yes', please provide details		

## Duty to take reasonable care not to make a misrepresention and Client Declaration

Yes

Yes

Yes

Yes

Yes

No

No

No

No

No

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary or extend the insurance, and when we offer to renew your insurance. This means that you need to take reasonable care to provide honest, accurate and complete answers to our questions. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth.

When you ask us to vary or extend your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to tell us about any changes, if the information is no longer honest, accurate and complete.

For the full section please refer to the PDS.

I have read and understood the duty to take reasonable care

Authorised Person:

-DHAPP1221V2

**Tenancy Details** 

Is the property managed by a

licensed property manager?



Is this property part of the National Rent Affordability Scheme (NRAS) or a Government/Community scheme?

## Do any of the following apply?

- The property is being sublet
- The lease agreement is in a different name to the occupants residing in the property
- A total of 4 or more separate lease agreements for this property has been in place in the last 12 months
- None of the above

Do all the leases in place meet the Residential Tenancies Act requirements?

Is the property currently occupied by a tenant?

No Yes Yes No

No

No

Yes

Yes

If 'No', why is the property currently unoccupied?

If 'Yes', do any of the following apply?

- Is the tenant currently in arrears?
- Does the tenant have a history of arrears of rent?
- Is there a reason to believe that the tenant is engaging in behaviour that may result in a breach of lease conditions?
- Has your tenant advised you or your property manager that the tenant has lost their job, had their working hours reduced/ rental amount reduced due to economic distress?

None of the above

· 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?

- Have you been declared bankrupt or convicted of theft or fraud in the past 5 years?
- . Are you aware of an existing circumstance that may lead to a claim under this policy?

policy			
If you answered 'Yes" to any of the above statements, please provide further details below		Yes	No
Signature:	Dat	e:	

Product Disclosure Statement: This application form is not a contract of insurance. Before making a decision about this insurance, please consider the Product Disclosure Statement available from our website.

Privacy Statement: St George Underwriting Agency (SGUA) are bound by the Australian Privacy Principles under the Privacy Act 1988(Cth) and comply with the Privacy Act 1988 (Cth). This is outlined further in the Privacy Statement of your PDS. Need assistance? Call: 1800 355 559 | 08 6381 7100

Please return completed application to: Email: insurance@sgua.com.au

Post: PO Box 5663. St Georges Tce, Perth WA 6831



Ukawa Pty Ltd ABN 59 009 357 582 AFSL 236663 trading as St George Underwriting Agency arranges this insurance as agent of the insurer, Assetinsure Pty Ltd ABN 65 066 463 803 AFSL 488403.