



# Holiday Unit Insurance

Cover for Owner's Contents & Rental Income



Cover	Holiday Unit Value	Holiday Unit Value PLUS	Minimum Excess
<b>Loss of Rent</b> For your loss if the premises becomes untenable due to an event insured under this policy	\$50,000	\$50,000	\$0
<b>Legal Liability</b> Covers your legal liability for damage or personal injury to a third party or their property	\$20 million	\$20 million	\$0
<b>Damage by Tenants</b> Includes Deliberate, Malicious or Intentional Damage done to the Building or Contents by the Tenant or their guests.	\$50,000	\$60,000	\$100
<b>Owners Contents</b> Covers for damage to the Contents caused by Defined Events	\$30,000	\$60,000	\$100
<b>Fusion</b> Loss or damage to any part(s) of household electrical machines caused by electrical burnout.	\$30,000	\$60,000	\$100
<b>Prevention of Access</b> by a Government Authority	✗	✗	N/A
<b>Lock Changing</b> following Theft of keys	\$1000	\$1000	\$0
<b>Accidental Loss or Damage</b> to your contents caused by Tenants or their guests - Sublimits Apply	✗	\$60,000	\$250*
<b>Claims under the following defined events are subject to an additional excess</b>			
<b>Earthquake</b> Protection for damage resulting from an Earthquake & Tsunami	\$30,000	\$60,000	\$300
<b>Flood Cover</b> Protection for damage to Contents	\$30,000	\$60,000	\$500

### This policy is designed for

- a holiday flat or unit, or
- a unit in a resort or managed complex, or
- a holiday house if the building is insured elsewhere.

This is a fixed price /cover package, priced according to location. If you would like alternative levels of cover or to include the building, please contact us.

### We are here to help...

If you need to make a claim, our claims team is dedicated to ensure the process is easy and trouble-free.

Our approach is to settle claims with the maximum benefit payable under the policy in the shortest amount of time.

You can also have confidence knowing that most of our claims have a low or \$0 excess, so any out of pocket expenses are minimised should something go wrong.

### For further information:

Call our friendly team:  
1800 355 559 | 08 63817100

Email us:  
insurance@sgua.com.au

Visit our site:  
www.sgua.com.au

Annual Premium* Per State/Postcode	ACT	NSW	VIC	SA	TAS	QLD 4000 - 4669	WA 6000 - 6646
<b>Holiday Unit Value</b>	\$263	\$373	\$273	\$243	\$213	\$263	\$243
<b>Holiday Unit Value PLUS</b>	\$303	\$403	303	\$273	\$243	\$293	\$273

\*Accidental Damage is subject to an Excess per Event with a maximum of 2 per Claim. \*Annual Premium is inclusive of all applicable Statutory charges and GST. Pricing is current as at 01/05/21. The policy has exclusions, limitations and sub-limits, before making a decision about this insurance, please consider the full Product Disclosure Statement available from our website.

Insured

Insured Name/s, Insured Email, Insured Phone, Postal Address, Contact Name

Contact Method for Invoices & Documents

Email, Post, Agent

Value, Value PLUS

Please contact me for a comparison quote for my building

Insurance Start Date

NB: cover can't be backdated, or more than 45 days in advance.

Insured Property Address

Property address input field

Managing Agent - If Applicable

Name

Phone / Email

Property Details

Type of property?

What floor is the property on? Ground Floor, 1st Floor, 2nd Floor, 3rd Floor or above

Construction of walls?, Construction of roof?

Year Built?, Is the building heritage listed? Yes, No

The property has the following security features:

- Controlled access to the complex by reception or secure entrance, Permanent on-site management, Keyed deadbolts on all external windows, Keyed deadlocks or keyed deadbolts or keypad access on all external doors, Back to base alarm system, None of the above

Is the property a park home or in a caravan park? Yes, No

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', will the renovations exceed 60 days? Yes, No

Are the renovations structural? Yes, No

If 'Yes', to any of the above, please provide details

Additional Information

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? Yes, No

If 'Yes', please provide details below

Current Insurance

Is your building and/or contents currently insured? Yes, No

With which Insurer?, What is the reason for not being insured?

Duty of Disclosure and Client Declaration

We rely on the information you provide us with, to decide whether to insure you and the terms on which we will insure you.

If you fail in your duty of disclosure, we may reduce or deny any claim you make or cancel your 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.

I have read and understood the Duty of Disclosure

- 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? Have you had 3 or more claims on any rental property over the past 5 years? Are you aware of an existing circumstance that may lead to a claim under this policy? Yes, No

Authorised Person:

Authorised person name

Signature

Date

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

