

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 anywhere under this policy	\$50,000	\$50,000	\$0
<b>Legal Liability</b> Covers your legal liability when you are found to be legally responsible 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 including Fire, Explosion, Lightning, Theft (Third Party), Bursting/Leaking/Overflowing Guttering, Bursting Pipes or Tanks, Storm/Cyclone, Flood, Impact Damage, Riots & Civil Commotion.	\$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>Earthquake</b> Protection for damage resulting from an Earthquake & Tsunami	\$30,000	\$60,000	\$200
<b>Flood Cover</b> Protection for damage to Contents	\$30,000	\$60,000	\$100
<b>Prevention of Access</b> by a Government Authority	52 weeks	52 weeks	\$0
<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	X	\$60,000	\$250*

**Quote / Apply Here**



The information contained in this comparison chart is a limited summary only and not a full description of the covers. Please see the Product Disclosure Statement for the full terms and conditions (including any exclusions and limitations that apply).

<https://www.sgua.com.au/product-disclosure-statements>

\*Accidental/Pet Damage has a combined sum insured and is subject to an Excess per Event with a maximum of 2 per Claim.