

Cover NB: Policy Sections need to be selected for the cover to apply.	Landlords Value	Landlords Value PLUS	Minimum Excess
Landlords Building for loss or damage to property insured at the risk address for a range of defined events	Up to nominated Sum Insured	Up to nominated Sum Insured	\$300
Landlords Contents for tenant's use including fixtures and fittings for a range of defined events	Up to nominated Sum Insured	Up to nominated Sum Insured	\$300
Loss of Rent arising from any Defined Event claim	52 weeks	52 weeks	\$0
Legal Liability for bodily injury or property damage	\$20 million	\$20 million	\$0
Earthquake & Tsunami Protection for damage to Building & Contents	Up to Building Sum Insured	Up to Building Sum Insured	\$200
Fusion Cover for damage to most household electrical machines or electronic equipment	Reduced by 8% for each full year since manufacture	Reduced by 7% for each full year since manufacture if over 5 years old	\$300
Default of Rent Including Absconding, Court ordered Eviction and Domestic Violence	6 weeks up to \$2,500	12 weeks up to \$15,000	\$0
Default of Rent - Tenant Hardship for release from a lease due to financial distress	6 weeks up to \$2,500	4 weeks up to \$5,000	\$0
Theft By Tenant occurring during the period of insurance	Up to Building Sum insured	Up to Building Sum insured	\$250
Deliberate / Malicious Damage Covers deliberate acts causing damage or loss by tenants or their guests	Up to Building Sum insured	Up to Building Sum insured	\$0
Legal Expenses Used to minimise loss, Includes Court & Bailiff Fees. Representation costs limited to \$500	\$5,000	\$5,000	\$0
Lock Changing following Court ordered eviction	\$1,000	\$1,000	\$0
Accidental Loss or Damage caused by Tenants or their guests - Sublimits Apply	✗	Up to Building Sum insured	\$250*
Pet Damage caused by Cats & Dogs owned by the Tenant - Sub limits Apply	✗	Up to Building Sum insured	\$250*
Prevention of Access by a Government Authority	✗	52 weeks	\$0
Garbage Removal left behind by Tenants	✗	\$500	\$0

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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).

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^The maximum limit of indemnity applicable to all costs associated with methamphetamine and/or illicit drug contamination in the property is \$60 000. Annual Premium is inclusive of all applicable Statutory charges and GST. *Accidental/Pet Damage has a combined sum insured and is subject to an Excess per Event with a maximum of 2 per Claim.