

The endorsed insurance broker for the Real Estate Institute of Queensland, the Real Estate Institute of Western Australia and the Estate Agents Co-operative.



# Competitive Landlord's Insurance

## All the protection you need

We have worked closely with leading industry associations to develop an insurance solution to meet the needs of landlords.

## It's easy!

Landlord insurance provides cover for:

- Damage or theft by tenants
- Loss of rent
- Rent default
- Contents cover
- Liability cover
- Flood cover
- Clean up costs associated with illegal drug production

## If you do need to make a claim

We have a 24/7 claims hotline. Acting as your insurance broker, we will assist you through the claims process and make it easier for you to make a claim.

## How to apply

Speak to your property manager who can arrange cover on your behalf. You can also give us a call or apply yourself online.

## Do you require Building Insurance?

Aon can also help you with your building insurance. Please call 1800 105 900 for a quote.

Contact Aon's Real Estate Team today.

**1800 105 900**

Aon offers two types of Landlord insurance:

- **Rental Protection Plus Advantage**  
The level of cover and price are fixed per state
- **Rental Protection Plus**  
A tailored insurance policy where you pay only for the cover you need

## The amount you'll pay for Rental Protection Plus Advantage

STATE/TERRITORY	PREMIUM
ACT	\$309
NSW	\$313
NT	\$305
QLD	\$290
SA	\$264
TAS	\$266
VIC	\$272
WA	\$259

[aon.com.au/landlord](http://aon.com.au/landlord)

**AON**  
Empower Results®

## Landlord insurance provides cover for:\*

<b>Damage by tenants</b> <i>up to \$50,000 \$250 excess per event</i>	Provides cover to assist you repairing malicious damage caused by tenants such as holes punched in walls, doors pulled off hinges. Accidental damage is covered for loss caused by tenants to carpets, curtains and internal blinds.
<b>Theft by tenants</b> <i>up to \$50,000</i>	This covers theft by your tenants or their visitors.
<b>Loss of rent</b> <i>up to 52 weeks or up to \$50,000</i>	Covers situations where the building can't be lived in after damage or loss. This could be a pipe in the washing machine bursting and flooding the apartment, a house fire or a tree collapsing on your house, forcing the tenants to move out for repairs.  Loss of rent also protects you if your tenants can't access the building in which the property is located as a result of insured damage, for example, a fire to the foyer area.
<b>Rent default</b> <i>up to \$12,000 per claim \$100 excess and an additional \$150 (NSW,VIC)</i>	Covers you for your tenant leaving without notice, failing to pay the rent or refusing to leave when served with eviction notices.
<b>Contents</b> <i>up to \$50,000</i>	Even if your property is rented unfurnished, you need to consider cover for your property such as floating floor boards, carpets, curtains, light fittings and other furnishings for fire, theft, burglary, storm and water damage in addition to deliberate, accidental^ and malicious damage.
<b>Liability</b> <i>up to \$20M per event</i>	Cover for claims made against you for injury suffered on your property. This could be the tenant slipping down the stairs or a visitor to the property tripping on your carpet. Liability includes costs awarded against you and any legal costs you have to pay.
<b>Flood cover</b>	Flood cover will provide protection in the event where normally dry land is covered by water that has escaped or been released from the normal confines of any lake, river, creek or other natural water course or any reservoir, canal or dam.
<b>Legal costs</b>	Are covered up to \$1000 per claim
<b>Illegal drug production</b> <i>up to \$20,000 per event</i>	Cover for clean-up costs if buildings or contents suffer chemical contamination as a result of the manufacturing, storage or distribution of any controlled drug.

\* Subject to full policy terms and conditions.

^ Accidental damage covers loss by tenants to carpets, curtains and internal blinds.

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The information contained in this flyer about Aon Risk Services products is general in nature and should not be relied upon as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. So before deciding whether a particular Aon Risk Services product is right for you, please consider the relevant PDS or contact us to receive a copy of the

PDS and to speak to an advisor. The PDS is available at [aon.com.au/landlord](http://aon.com.au/landlord)

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## FAQs

### Does the rent have to be up-to-date at the inception of the policy for me to have rent default cover?

Yes, there must be no rental arrears for the four weeks prior to inception of the new policy.

### Do I need a tribunal order to make a claim?

No.

### Can I lodge a claim when a full bond has not been paid?

Yes. You will be paid rent default but not any shortfall of bond.

### Can I include building insurance?

Yes, talk to us for details.

## What is the benefit for

### Rent default due to departure of a tenant without notice.

Up to 6 weeks

### Rent default where notices have been issued.

Up to 15 weeks including re-letting period

### Rent default following court eviction.

Up to 26 weeks including re-letting period

### Rent default following termination of written rental agreement based on tenant hardship.

Up to 6 weeks