



Holiday Unit Insurance

Cover for Owner's
Contents & Rental Income



**Australia's
best value
Landlord Insurance**

Cover	Holiday Unit Value PLUS	Minimum Excess
Loss of Rent For your loss if the premises becomes untenable due to an event insured under this policy	\$50,000	\$0
Legal Liability Covers your legal liability for damage or personal injury to a third party or their property	\$20 million	\$0
Damage by Tenants Includes Deliberate, Malicious or Intentional Damage done to the Building or Contents by the Tenant or their guests.	\$60,000	\$100
Owners Contents Covers for damage to the Contents caused by a range of defined events including Fire, Explosion, Glass Breakage, Storm, Impact Damage and more.	Choice of 3 cover limits \$60,000 \$100,000 \$250,000	\$100
Fusion Loss or damage to any part(s) of household electrical machines caused by electrical burnout.	\$60,000	\$100
Lock Changing following Theft of keys	\$1000	\$0
Accidental Loss or Damage to your contents caused by Tenants or their guests - Sublimits Apply	\$60,000	\$250*
Claims under the following defined events are subject to an additional excess		
Earthquake Protection for damage resulting from an Earthquake & Tsunami	Up to nominated Sum Insured	\$300
Flood Cover Protection for damage to Contents	Up to nominated Sum Insured	\$500

About Us

Since 1991, SGUA has been protecting landlords against the unexpected with reliable, affordable cover.

This policy is designed for

- a holiday flat or unit, or
- a unit in a resort or managed complex

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 your broker on the details below for a free quote.

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.

*Accidental Damage is subject to an Excess per Event with a maximum of 2 per Claim.



For clients of

Network

INSURANCE GROUP



Call our friendly team:
1300 655 037



Email us:
landlords@networksteadfast.com.au

Steadfast

THE STRENGTH YOU NEED



State Based Premiums*

	\$60k	\$100k from	\$250k from
VIC	\$233	\$288	\$444
NSW	\$378	\$410	\$542
ACT	\$293	\$320	\$441
SA	\$263	\$292	\$450
TAS	\$233	\$275	\$422
QLD	\$283	\$355	\$522
WA	\$263	\$308	\$475

*Plus any applicable broker fee

Insured

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

Please select your Contents cover:

\$60,000 \$100,000 \$250,000

Insurance Start Date

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

Insured Property Address

Managing Agent (if applicable)

If the property is under management, please provide details:

Property Details

Please complete the following:

- 1. Is the property above ground floor?
2. Does the building have any structural or maintenance issues?
3. 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?
4. Have you been convicted of theft or fraud in the past 5 years?
5. Have you had 3 or more claims or any claim exceeding \$10,000 on any rental property over the past 5 years?
6. Are you aware of an existing circumstance that may lead to a claim under this policy?

Yes No
Yes No
Yes No
Yes No
Yes No
Yes No

Please provide us with details for any question from 2 - 6 above that you answered as 'Yes'.

Important - Please tick the box that applies to your property:

My unit is in a complex which has a permanent on-site manager or has no ground level access, and external doors are secured by keyed deadlocks.

[]

or

All external doors and windows in the dwelling are secured by keyed deadlocks, keyed deadbolts or keypad access.

[]

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. To comply with your duty of disclosure when first entering into an insurance contract with Us, You must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you. This applies to every person insured under the policy.

If you fail in your duty of disclosure, we may reduce or deny any claim you make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements, we may avoid your contract and treat your insurance as if it never existed.

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, is relevant to our decision whether to insure you and, if so, on what terms. You do not have to tell us anything that is common knowledge that we should know through our business, that reduces the risk of a claim or that we tell you we do not need to know.

I have read and understood the Duty of Disclosure

Signature:

Date:

Authorised Person:

[Signature box]

[Date box]