

No half measures.

Suppose the worst happens and your property is totally destroyed by fire. If you have building cover under Landlord Insurance, you will be covered for the complete cost of rebuilding the property to new condition, up to the sum insured.

Even the cost of removing debris, architects, surveyors and legal fees are all included up to 10% of the buildings sum insured.

Liability cover.

This could be a financial nightmare unless you are adequately covered. Under our Liability cover, you are covered if you are found to be legally responsible for injuries or death to people or damage to property arising from the management or ownership of the property, up to \$10,000,000.

We'll pay your rent.

The policy automatically provides cover for the loss of rent following an insured event to your buildings.

If your property is so badly damaged that it can't be lived in, Allianz will pay you the lost rent until the building can be lived in, for up to 12 months.

Optional rent default and theft by tenant.

If your tenant defaults on rent, or leaves the building before the end of the rental period, or is legally evicted, the policy can provide cover for lost rent until the property is re-let. The most we will pay is \$10,000. In addition, cover is available for theft by your tenants and legal costs you incur in taking action against the tenants.

Additional benefits:

- Specialist insurance consultants
- Quotes and policies arranged over the phone
- Pay policies by the month at no additional policy fee†
- Easy alterations
- Telephone claims lodgement - 24 hours a day, 7 days a week - no forms to complete

For all enquiries please call

1800 265 161

raywhiteinsurance.com.au

PO Box 2394

Fortitude Valley BC QLD 4006



Ray White Insurance

Ray White Insurance

Agent



Insurer

Landlord Insurance

Personalised insurance for property investors

Landlord Insurance is underwritten by Allianz Australia Insurance Limited (Allianz) AFS Licence No. 234708 ABN 15 000 122 850. REVA Insurance ABN 95 105 230 046, AR 267687 trading as Ray White Insurance acts as an agent for Allianz not as your agent. A Product Disclosure Statement (PDS) for Landlord Insurance can be requested by calling Allianz on 1300 362 108 or from the website at raywhiteinsurance.com.au. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the PDS before deciding whether to acquire any product mentioned. We receive commission on this insurance product as a percentage of the premium paid for each policy ranging from 25%. † Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

A specialised policy.

Insuring properties which you own but don't live in can be a complicated business. To make it simpler, Ray White Insurance, through Allianz, has a policy specifically designed to protect your investment.

Landlord Insurance covers units/apartments and houses which are leased or rented to tenants.

Your greatest fear.

No matter how careful you are, there is always the chance you will have problem tenants. Sometimes, tenants aren't quite as careful with your property as you would like them to be. To provide you with the protection that you need, Landlord Insurance covers you for malicious damage or vandalism caused by tenants and deliberate or intentional damage caused by tenants.



Workers' Compensation.

Where the state's legislation permits, you are also able to cover the amount you are liable to pay if a person you employ is injured while working for you. This cover only applies if the person is doing work for you in respect of owning, operating and managing the property.

Automatic discount for having your property managed by Ray White.

By managing your property through Ray White, you are automatically entitled to a further **10% discount** off Landlord Insurance through Ray White Insurance.

Landlord contents.

When your building is covered under Landlord Insurance, we will automatically pay to repair or replace:

- Furniture and furnishings (other than electrical items)
- Fixtures and fittings
- Carpets, loose floor coverings, curtains and internal blinds

damage as a result of an insured event up to \$10,000.

Need more information?

For more information about Landlord Insurance, please call

1800 265 161