



**Landlord Select Landlords Insurance** 

## Keep your investment property and income safe.

with Australia's leading landlord, contents and building insurance.

# Protect your investment property from accidential damage





You could also lose income from rent if you are unable to rent it out during repairs, or if your tenants get evicted or break the lease.

Our Landlord Select Insurance Policy helps protect your investment property from unexpected tenantrelated incidents and includes building and contents insurance, rent protection, tenant damage protection and public liability cover.





Protect your investment property and income from tenant-related risk



Affordable and comprehensive cover



Hassle-free claim management



### Keep your investment property and income safe.

#### **Landlords Insurance**

Our Landlords Insurance protects your investment property against tenant-related risks to your contents and building.

**Accidental loss or damage** to contents and building caused by tenants up to the sum insured on your policy.

#### **Additional benefits include:**

- Malicious acts by tenants up to \$60,000 for damage to your contents and buildings if not insured under Building section.
- Deliberate damage caused by tenants up to the sum insured.
- Theft by tenants, up to \$60,000.
- Pet damage up to \$2,500 for damage caused by domestic pets owned by the tenant.
- Lock and keys up to \$1,000 if if keys are stolen.
- Tax audit cover up to \$5,000
- Unlawful substances up to \$50,000 in one period of insurance for loss or damage caused by chemical contamination.
- Reletting expenses up to \$500
- Rubbish removal up to \$500 for rubbish left by tenants and certain cleaning costs.

#### Loss of rent and tenant default

- Up to 52 weeks if your building becomes unliveable for a minimum of 7 consecutive days as a result of insured loss or damage
- Up to 20 weeks rent paid or \$10,000 whichever is the lesser if your tenant defaults on their rent or if they refuse to vacate the premises.
   Max. \$1,000 per week unless specified.
- Up to \$5,000 towards legal expenses for loss of rent fees claims

#### **Landlords and Building Insurance**

Include Building Insurance in your Landlords policy to ensure you are comprehensively covered in one policy for tenant-related loss or damage to your building and contents.

Accidental loss or damage to your building up to the sum insured for your building shown on your policy schedule.

#### **Additional Building benefits include:**

- Malicious acts by tenants up to the sum insured for your building.
- Deliberate damage up to the sum insured for your building.
- Removal of debris up to 10% of the sum insured for your building.
- Theft, attempted theft or burglary by tenants up to 10% of the sum insured for your building.
- Exploratory costs up to \$5,000 to find the cause of loss or damage.
- Rainwater tank up to \$1,500 towards a new tank if we replace the building.
- Solar panel up to \$2,000 towards a solar heating system if we replace the building.
- Landscaping, trees, plans and shrubs up to \$2,000 for the reasonable costs of replacement.
- Loss of metered water or gas up to \$500 if you are liable to pay.



#### **Legal liability**

Up to \$20 million for legal liability to pay compensation for personal injury or property damage in connection with your ownership of the contents.

General exclusions apply. For full Policy details, refer to the Landlord Select Product Disclosure Statement or speak to one of our landlord insurance specialists on 1300 667 507.

Muscatwood Pty Ltd as trustee for the QSure Unit Trust trading as QSure Insurance Brokers ABN 19 914 010 191 | AFSL 246526

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