

Landlord Preferred Policy

The Terri Scheer Landlord Preferred Policy is specifically designed for landlords and provides extra cover for your property including:

Loss of Rent

If your tenant is on a lease governed by the Residential Tenancy Act in the relevant state or territory, then we will cover you for:

- ◆ Premises left untenable due to malicious damage to the building for a minimum of 7 days - up to 52 weeks rent
- ◆ Premises left untenable due to insurable damage to your contents - up to 6 weeks rent
- ◆ Prevention of access - up to 52 weeks rent
- ◆ Absconding tenants - up to 6 weeks rent
- ◆ Defaulting payments resulting in eviction of your tenant by court order - up to 15 weeks rent
- ◆ Failure to give vacant possession - up to 28 weeks rent
- ◆ Death of a tenant (under a sole tenancy) - up to 15 weeks rent
- ◆ Tenant hardship - up to 4 weeks rent
- ◆ Representation Costs - up to \$500
- ◆ Change of locks - up to \$250 (see policy wording for full details)

(Weekly rent is limited to \$1,000 unless previously agreed and an additional premium is paid).

Loss or Damage - Contents*

The policy covers general household contents for use by your tenants including curtains, carpets, blinds, light fittings and furniture.

These items are covered against loss from events such as:

- ◆ Accidental loss or damage
- ◆ Malicious damage caused by the tenant, tenant's family, tenant's invited guests or an unknown person
- ◆ Deliberate damage caused the tenant, tenant's family, tenant's invited guests or an unknown person - limit \$500 per claim
- ◆ Theft, fire, explosion, storm and water damage, electric motor burnout, lightning, earthquake, impact and glass breakage



Loss or Damage - Building (limited cover)*

The policy covers your property for:

- ◆ Accidental loss or damage caused by the tenant, tenant's family or tenant's invited guests
- ◆ Malicious damage caused by the tenant, tenant's family or tenant's invited guests
- ◆ Theft, or damage due to theft, caused by the tenant, tenant's family or tenant's invited guests
- ◆ Deliberate damage caused by the tenant, tenant's family or tenant's invited guests - limit \$500 per claim

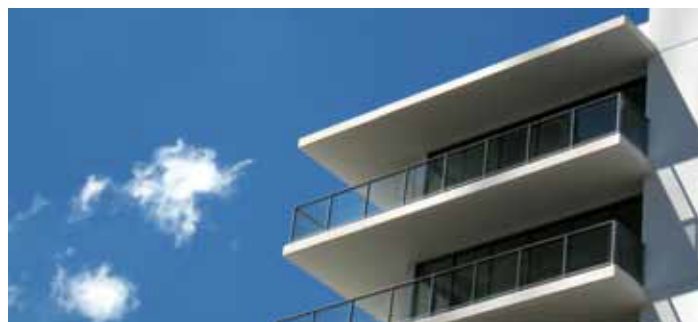
*The policy will repair or replace damaged items under the Building (limited cover) or Contents section of the policy to a maximum combined amount of \$60,000 unless otherwise agreed.

Legal Liability

Limit of indemnity \$20,000,000.

Tax Audit

Professional fees up to \$1,000 per audit.



Policy Premiums ⁺			
South Australia	\$265	Tasmania	\$235
Western Australia	\$270	New South Wales	\$360
Victoria	\$285	Northern Territory	\$290
ACT	\$310	Queensland	\$299

⁺Price subject to change

Excess Chart	Region where claim is made		
Type of Claim	SA/WA/VIC/ ACT/TAS/ NSW	NT	QLD
Loss of Rent	No Excess	No Excess	\$180*
Malicious Damage	\$250	\$500	\$250
Accidental Loss or Damage	\$250	\$500	\$250
Deliberate Damage	\$250	\$500	\$250
Earthquake	\$200	\$200	\$200
Representation Costs, Legal Expenses, Liability and Tax Audit	No Excess	No Excess	No Excess
Other Claims	\$100	\$100	\$100

*Absconding and defaulting tenants only

Before you apply, it is important that you read and consider the Product Disclosure Statement and Policy Wording (PDS) carefully to make sure that you are aware of your contractual rights and obligations, the limitations on cover, and that the policy gives you the cover you need. The PDS can be obtained by calling Terri Scheer Insurance Pty Ltd on 1800 804 016 or visiting terrischeer.com.au. This policy is issued by Vero Insurance Limited. ABN 48 005 297 807 AFS Licence No. 230859.

