

Question	Answer	Rental Protection Plus	Rental Protection Plus Advantage
Are contents covered?	Yes, for fire, theft, burglary, storm, water damage, fusion.	Up to the sum insured you choose.	Up to \$20,000.
Is malicious damage by tenants covered?	Yes.	✓	✓
Is intentional & deliberate damage covered?	Yes, where tenant alters the property without the owner's permission.	✓	✓
What excess applies to malicious, accidental, theft, intentional & deliberate damage by tenant?	\$250 per event.	✓	✓
Is theft by tenants covered?	Yes.	If you select the cover.	Up to \$20,000 for contents only.
What is the maximum claim for rent default?	\$12,000 per claim.	✓	✓
What excess applies for rent default claims?	\$100 per claim, additional \$150 for NSW and Victoria.	✓	✓
Is rent default covered due to departure of tenant without notice?	Yes, up to 6 weeks.	✓	✓
Is rent default covered where notices have been issued?	Yes, up to 15 weeks (including a reletting period).	✓	✓
Is rent default covered following court eviction?	Yes, up to 26 weeks (including reletting period).	✓	✓
Is rent default covered following termination of written rental agreement on the grounds of tenant hardship?	Yes up to 6 weeks.	✓	✓
Must we have a tribunal order to make a claim?	No.	✓	✓
Is loss of rent covered following damage under the policy?	Yes, up to 52 weeks.	✓	✓
Is loss of rent covered following malicious damage?	Yes up to 52 weeks.	Up to the sum insured you choose.	Up to \$20,000.
Is loss of rent covered following damage to other property preventing access to your building?	Yes up to 52 weeks.	Up to the sum insured you choose.	Up to \$20,000.
Is liability cover included?	Yes.	Up to the limit you select (\$5M, \$10M, \$15M or \$20M).	Up to \$10M.
Are legal costs covered?	Yes, up to \$1,000 per claim.	✓	✓
Can a claim be lodged when a full bond has not been paid (ie 4 weeks rent)?	Yes, we will still pay rent default but not any shortfall of bond.	✓	✓
Can building insurance be included under this policy?	Yes, you can insure your building for the full replacement value. Cover includes malicious damage by your tenant up to the full sum insured.	If you select the cover.	Available as a separate policy.
Must the rent be up to date at inception of the policy for the policy to provide rent default cover?	Yes, there must be no rental arrears for the 4 weeks prior to inception of the new policy. If not, no cover will be provided for rent default until the rent is paid for 4 consecutive weeks. Cover for all other sections of the policy is provided.	✓	✓