



## Pretti Real Estate Fairfield Heights

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NEWSLETTER

JANUARY 2012

*This newsletter has been designed to keep you informed of what is happening with the industry and our Real Estate Company*

# WELCOMING 2012 !

## INSURANCE

### Can you really afford not to be covered ?

Most people have Building Insurance but not enough people have Landlord Insurance, we feel that this is just as important.

When you have a landlord insurance policy on your investment you will be covered for Rent Loss & Rent Default; we urge you to think outside of the box and understand that the economy changes won't only affect you and your families but your tenants also.

As much as we don't like to think about it; we ask you to think of the worst case scenario.

What happens if your tenant loses their job or their business fails, they will obviously struggle to make rental payments if any at all.

With the recent changes to the World Economy it's not hard to see why we push our owners to organize Landlord Insurance especially these days. Your Landlord Insurance is able to cover you for the loss that you may incur if your tenant defaults on their rent.

Honan Insurance can also cover you for accidental or malicious damage caused by the tenant at your investment property. With comparison to other Insurance companies, Honan has shown to be consistent and extremely helpful during the claiming process with a low excess of only \$100.00 per claim. We urge you to contact us to organize or contact Honan Insurance on 9299 0767 to chat about their policies.



## WATER EFFICIENCY

We will again bring to our landlords attention the **urgency of organizing your water efficiency upgrades** if you have not done so already.

The Property Managers have been busy with posting out reminder letters for those owners who have not yet complied. Remember that this must be done before **January 31st 2012** otherwise you will **not** be able to charge your tenants water usage.

We as an agent can not invoice your tenants any water bills if the upgrade has not been completed after this date.

Remember; no more bulk billing your tenants, if you choose to pay your bills and send them in for us to invoice them; they must be in before 30 days of the issue date on your bill. If not; the tenant has the right to dispute the bill.

Please contact your Property Manager to discuss this further and/or to have us organize our plumbers to attend.



## STAFF CHANGES

Pretti Real Estate is sad to inform that **Alyson Morland, Lara Butres & Zoran Hajdukovic** have left our company. We wish them the very best, knowing that they will excel in anything they endeavor to do.

We wish to welcome our newest Fairfield Heights office recruit, **Marlin Gorail**, who will be our newest face to front reception. Welcome aboard Marlin :)

## STAFF ON HOLIDAYS

**Fernando Papa** is now on a well deserved holiday and will be away till the 13th February 2012

**Melina Pretti** will be handling any account enquiries in his absence.