



Is your rent **safe** as houses?

Make sure you **cover yourself** in these uncertain times

This building & landlords insurance will give you peace of mind & **2 months cover FREE**

Dear Investor

As your managing agent, we do our best to keep your investment property performing at its peak. In times of economic uncertainty however, this becomes increasingly difficult as certain factors simply fall “outside of our control”. With unemployment on the rise and large corporations slashing jobs, it could happen that your Tenant finds him/herself out of work.

Through our relationship with Property Insurance Plus (PIP) we want to alert you to an offer available exclusively for our clients for both Building and Landlords Loss of Rent Insurance. **We believe this offer will help make your residential investment more secure and save you money.**

Your Exclusive Benefits

- 14 months cover for just 12 months premium, i.e. **two months free insurance** for both Landlords and building cover.
- A **further 10% discount** for two or more properties.
- **Discounted building insurance** premiums.
- The policies are underwritten by Wesfarmers General Insurance Limited, trading as Lumley General, AFS Licence No. 241 461. **One of Australia’s most respected Insurers** since the 1920s.
- If you need to make a claim we are linked directly to Lumley utilising PIP’s fully electronic paperless claims management process **to achieve your minimal involvement** and proven **quicker claims settlement**.

LANDLORDS COMPREHENSIVE LOSS OF RENT – ACCIDENTAL DAMAGE

For a tax deductible expense of just **\$226.00**

Limits of Cover and Benefits Summary :

You get **\$10,000 Flood Cover on your Contents** as well as

| | | |
|--|--|---------------------|
| Weekly Rent | | Unlimited |
| Loss of Rent : | | Up to |
| Property Untenantable | | 52 weeks |
| Tenants Absconding | | \$15,000 |
| Default of Rent | | \$15,000 |
| No Vacant Possession | | 52 weeks |
| Death of Sole Tenant | | 15 weeks |
| Tenant Release from Leasing Agreement | | 52 weeks |
| Legal Expense | | \$5,000 |
| Prevention of Access | | 52 weeks |
| Tax Audit – GST | | Up to \$5,000 |
| Malicious Damage | | 52 weeks |
| Murder & Suicide | | 52 weeks |
| Accidental Loss or Damage to Contents : | | \$55,000 |
| Malicious Damage caused by Tenant : | | \$55,000 |
| Legal Liability Cover : | | \$20,000,000 |

To protect your investment and get two months insurance free, simply complete the sections on the back of this page and return it to your managing agent – It’s that simple.



**PROPERTY
INSURANCE
PLUS**

Rowe Landlord Services Pty Ltd trading as **PROPERTY INSURANCE PLUS**
ACN 133 941 698 Corporate Authorised Representative ASIC No. 332446

Address 631 Waverley Rd Glen Waverley 3149 Postal Address PO Box 1263 Elwood 3184

Contact Details for Greg Rowe

m 0450 922 234 e greg@pi-plus.com.au p 03 8544 1600 f 03 9852 7710



**PROPERTY
INSURANCE
PLUS**

Your Details

Name _____ Email _____
Address _____ Suburb _____ Postcode _____
Phone Mobile _____ Home _____ Work _____

Your Properties

| | Type of Property (please tick) | Date of Cover Commencement |
|------------------|---|----------------------------|
| 1. Address _____ | Unit <input type="radio"/> Townhouse <input type="radio"/> Freestanding house <input type="radio"/> | / / |
| 2. Address _____ | Unit <input type="radio"/> Townhouse <input type="radio"/> Freestanding house <input type="radio"/> | / / |

Building Insurance :

Do you require a quotation for Building insurance for this property yes / no Year built approx _____

Amount to be insured : \$ _____ Building type: Brick / Concrete / Weatherboard / Fibro

Your Insurance History

Has any Insurer ever declined to insure you or declined to renew your policy or asked that you agree to special terms or conditions?

For Landlords Insurance No Yes For Building Insurance No Yes

Have you during the past three years had three or more claims under a Landlord's Loss of Rent or Building Policy or made a claim or more than \$5,000?

For Landlords Insurance No Yes For Building Insurance No Yes

Are you aware of any current circumstances which may give rise to a claim under this insurance?

For Landlords Insurance No Yes For Building Insurance No Yes

Does the property have any existing damage? No Yes

Please describe _____

How to take Advantage of this Offer

To take advantage of this offer all you have to do is to authorise us to register your entitlement to this exciting offer and PIP will look after the details. **No time consuming phone calls, no more paperwork and no need for your further involvement. It's that easy!**

On payment of your premium by us from your Property Account you will immediately receive your Policy Certificate and payment confirmation.

Your Authorisation

I authorise my Agent to register my entitlement for this Offer in the PIP policy system to facilitate my cover.

(Landlord's Signature)

Real Estate Agent / Suburb : _____

To consider the Product Disclosure Statement / Policy Wording before making a decision to buy simply ask us for a copy. If you need advice or assistance call Greg Rowe from PIP on 0450 922 234. We are simply acting as a distributor of product information and subject to your advice, pay your premium from your property account.

Your duty of disclosure

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk that you are asking it to insure. This information extends to anyone seeking to be covered by the policy. For this reason, before you enter into a contract of general insurance, you have a duty, under the Insurance Contracts Act 1984 to answer specific questions honestly and fully.

- Reduces the risk to be undertaken by the insurer
- Is common knowledge
- Your insurer knows or, in the ordinary course of his business, ought to know; or
- The insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce it's liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure is fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.