

## We've got you covered

### Loss of rent

Loss of rent is payable when the property is unable to be lived in after damage or loss has occurred – including if you can't access your building. Our policy will cover loss of rent (excluding holiday letting) caused by fire, lightning, storm, earthquake, impact, water damage and other events more fully described in the policy.

**Rental Protection Plus Advantage covers for loss of rent for up to 52 weeks to a maximum of \$20,000.**

### Rent Default

Rent default is paid when the tenant stops paying rent owed to you or your real estate agent as a result of the following.

Tenant departs without notice	6 weeks rent*
Tenant defaults on rent payment	15 weeks rent*
Tenant fails to leave (court eviction)	26 weeks rent*
Legal expenses incurred to reduce a claim for rent default	\$1,000

### Contents

General cover for all the household goods made available by you for specific use of the tenant, such as carpets, internal blinds, curtains, light fittings and other furnishings. Contents also covers malicious damage to your building and contents caused by your tenants as well as fixtures and fittings you have installed which are not covered by the building or body corporate insurance policy.

**Rental Protection Plus Advantage covers your contents up to \$20,000.**

### Theft by Tenant

We will pay if there is theft of any part of your contents by your tenant or their visitors.

**Rental Protection Plus Advantage covers theft by your tenants up to \$20,000.**

### Liability

You are protected if you are liable to pay for an occurrence that results in a claim. This also includes costs awarded against you as the property owner and any legal costs you have to pay.

**Rental Protection Plus Advantage covers for liability up to \$10M for any one event.**

## It's never been so easy

Rental Protection Plus Advantage is designed to be simple and easy to purchase.

To apply, fill out the attached form and return it to your real estate agent.

It's then three easy steps to insuring your property.

1. Your real estate agent, having your consent, will then simply enter your details from the form into Aon's secure website.
2. Within a few minutes an email will be sent to the address you nominated on the form confirming you are covered. Your real estate agent will keep both the form and confirmation (email) on file and should provide you with a copy for your own record.
3. A policy schedule will be sent to the address you give on the form, for payment to be arranged.

## We look after you

In the unfortunate situation where you have to make a claim, we've made the process simple with dedicated customer service consultants and a 24-hour, over the phone claims lodgement hotline – 1800 105 900.

## How you benefit

Rental Protection Plus Advantage is designed to provide comprehensive cover for the residential property owner. With Aon's Rental Protection Plus Advantage you are automatically covered for:

- contents up to \$20,000
- malicious damage to your building and contents by your tenants up to \$20,000
- loss of rent up to \$20,000
- rent default up to \$12,000, and
- liability cover to \$10 million.

## IMPORTANT NOTICES

### Your Duty of Disclosure

#### What you must tell us

When we ask you specific questions, you must answer these questions honestly and in a way that a reasonable person in the circumstances would answer them.

It is important that you understand that every person who will be insured by the policy must answer all questions in this way.

You have a legal duty to tell us anything you know and we will use your answers to decide whether or not to insure you, or anyone else under the policy, and on what terms.

#### If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If your answers are dishonest, we can treat your policy as if it never existed.

By signing this application you confirm you have complied with your duty of disclosure. Your duty of disclosure continues after you submit the application and up until the policy is entered into.

### Privacy and marketing

If you provide personal information relating to this policy to Aon Risk Services Australia Limited ABN 17 000 434 720 (Aon) and CGU Insurance Limited, ABN 27 004 478 371, an IAG Company, (the Insurer) or their representatives, by signing this application you invite:

- Aon and the Insurer to use it for the purpose of considering this application and the management and administration of the policy (including claims management)
- Aon and the Insurer to disclose the information to third parties used by them for these purposes only and to your real estate agent listed in your application.
- Aon to use it for the purpose of marketing to you any other products and services offered by Aon or its related bodies corporate.
- The Insurer to provide you with the Rental Protection Plus insurance product or service requested by you

Aon's role is to facilitate the arrangement of API products with the insurer. While Aon recommends the products generally in distributing them, Aon does not provide any personal financial product advice to you in doing so i.e. Aon does not make any recommendation that the API products are appropriate for your personal needs or the most appropriate.

So before deciding whether they are right for you, consider the relevant Rental Protection Plus Product Disclosure Statement (PDS) which your real estate agent has been given a copy of or go to [www.rentalprotectionplus.aon.com.au](http://www.rentalprotectionplus.aon.com.au) or phone the Customer Care Centre on 1800 105 900. The Insurer administers the Customer Care Centre.

For Aon's role in this arrangement it is remunerated by the Insurer, which pays it commission of up to thirty four and a half percent of the premium paid by you. The commission is included in the premium.

### Role of your real estate agent

Your real estate agent is not permitted by law to provide any financial product advice on this product to you. You have appointed your real estate agent to act for you and therefore they do not act on behalf of Aon or the Insurer. As you have appointed your real estate agent to act on your behalf, its role is simply to provide you with access to Aon and the Insurers information (it will make a copy of the important Aon Financial Services Guide and the Insurers Rental Protection Plus PDS and Policy available to you), provide factual information on the relevant product, let you make your decision on whether you want the product, and once you have decided, pass on your application information to the Insurer, make any payments you instruct if cover is entered into and serve as a postbox for you for any information that needs to be sent to you. Aon may pay your real estate agent up to seven and a half percent of Aon's commission for its role. They will give you details about this commission.



## Rental Protection Plus Advantage Application Form

### Cover details

Owner:

Real Estate agency:

All correspondence and enquiries (including Product Disclosure Statement, Policy Wording and Tax Invoice) to be sent to (tick one): ☐ owner ☐ agent

Postal address:

Suburb/town:  State:  Postcode:

Email:  Phone:

### Property details

Cover is not available to properties located above the 26th parallel in Western Australia.

Street address:

Suburb/town:  State:  Postcode:

Type of building: ☐ Free-standing house ☐ Townhouse/villa duplex ☐ Unit/flat  
☐ Semi-detached house ☐ Retirement village unit ☐ Terrace

What are the external walls constructed from?

☐ Brick ☐ Iron ☐ Aluminum siding/cladding  
☐ Fibro ☐ Steel ☐ Wood/timber  
☐ Weatherboard ☐ Stone ☐ Concrete/masonry block

How old is the property? ☐ New ☐ 1–20 years ☐ 21–30 years ☐ 31–40 years ☐ 41–50 years ☐ Over 50 years

### Premium payment details

The premium payable for this insurance is: \$

Cover is to commence from:  /  /  (This date cannot be prior to today or more than ninety days in advance.)

\* Full details including coverage, limitations and exclusions are set out in the policy wording.  
This policy is underwritten by CGU Insurance Limited ABN 27 004 478 371.

### Declaration

I confirm that I:

- am answering the following questions and signing this Declaration for myself and on behalf of any other person (as the property owners) to be covered by the Rental Protection Plus PDS and Policy.
- have not been charged with, or convicted of, any criminal offences within the last 10 years (please note you do not have to disclose any spent convictions legislation exempts you from disclosing).
- have not had any insurer refuse, cancel cover or require special terms to insure me.
- have not suffered more than 3 losses (including claims made against me) under a policy.
- have not had a burglary or theft loss exceeding \$2000 (whether claimed or not under a policy) in the last 5 years.
- am not aware of any rent being in arrears for the property in the last 4 week period.
- do not use the property for business purposes other than as a residential rental property.
- am not aware of there being any current threat of fire, hail or a named cyclone to the property or the property having suffered earthquake damage in the last 3 days.
- understand that there is no cover where the property is unoccupied for longer than 60 days.
- have read, understood and accepted the terms of the Important Notices in this application.
- understand that no insurance contract is entered into until the insurer sends written confirmation to me or my nominated agent confirming they have accepted this application. The policy, when entered into, will be subject to the terms of the Rental Protection Plus PDS and Policy and other documents issued by the insurer that make up the policy.
- authorise the real estate agent noted above (who is acting on my behalf) to transfer the information in this form to Aon and the Insurer for the purposes of applying for this policy.
- declare the information provided is true and correct and I have not withheld any relevant information
- have read and acknowledge receipt of the Aon Financial Service Guide and Rental Protection Plus PDS and Policy (through my real estate agent noted above) and agree to the insurance subject to the terms, conditions, exclusions and limitations of the PDS and Policy.

Owners name/s:

Owners signature/s:  Date:  /  /

Simply return this form to your property manager.