



# Landlord's Residential Protection Insurance

Protect your investment property from rental-specific losses such as accidental and deliberate damage by tenants and their guests, tenant theft and burglary, loss of rental income due to tenant default, and legal expenses and liability incurred as a landlord. You can't always predict changes in your tenant's circumstances, but you can protect your investment from them. The insurance cover is subject to terms, conditions and exclusions. Please read the Product Disclosure Statement.



## Broad Insurance Coverage

### LANDLORD'S CONTENTS

Up to \$50,000 accidental damage, including fixtures & fittings..

### DAMAGE BY TENANT

Up to \$50,000, including deliberate, malicious & accidental damage.

### LANDLORD'S LIABILITY

Up to \$20,000,000

### RENT DEFAULT

Up to 18 weeks if a tenant vacates, defaults in paying rent, is legally evicted or upon the death of a sole tenant.

### LOSS OF RENT

Up to 52 weeks (max. \$1000 p/w)

### LANDLORD'S LEGAL EXPENSES

Up to \$7,500

## Additional Policy Benefits

### THEFT BY TENANT

Up to 50,000

### REMOVAL OF DEBRIS

Up to 10% of the sum insured

### FUSION OF MOTORS (LESS THAN 4HP)

Up to \$2,500

### DELIBERATE, MALICIOUS & INTENTIONAL DAMAGE TO THE BUILDING BY TENANT

Up to 50,000

### FUMIGATION COSTS FOLLOWING THE DEATH OF A PERSON

Up to \$5,000

## State Based Premiums

**ACT** \$335

**NSW** \$370

**QLD** \$308

**SA** \$300

**TAS** \$305

**VIC** \$300

**WA** \$300

## Excess

\$200 each and every claim under each section of the policy up to a maximum of \$400 total each claim, other than claims arising from cyclone where excess is \$5,000

**ABOUT HONAN INSURANCE GROUP** Established in 1964, Honan Insurance Group is an Australian owned and operated insurance broking company. Over the years Honan has evolved into one of the industry leaders in property insurance, with a commitment to service excellence, unmatched local expertise and an extensive and refined claims management process. Honan strives to deliver innovative insurance solutions to property managers across Australia.

# Application Form

## MANAGING AGENT / REFERRER

Agent may receive a fee for referring you to Honan Insurance Group.

Cover required from \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Cover will be confirmed once the insurer has accepted the risk.

Name of Insured \_\_\_\_\_

Address to be Insured \_\_\_\_\_

Suburb \_\_\_\_\_ Postcode \_\_\_\_\_

Contact \_\_\_\_\_ T ( ) \_\_\_\_\_

Email \_\_\_\_\_

Postal Address \_\_\_\_\_

Interested Party / Mortgagee \_\_\_\_\_

### TYPE OF PROPERTY

Long Term  Short Term  Holiday

### PROPERTY CONSTRUCTION

Year of Construction \_\_\_\_\_

If the building was built prior to 1970, has it been

Re-wired  Re-plumbed  Re-roofed

Brick  Concrete  Timber

Other \_\_\_\_\_

### BUILDING SUM INSURED

\$250,000  \$300,000  \$350,000

Other \_\_\_\_\_

### IS THE BUILDING MANAGED BY A PROPERTY MANAGER OR SELF-MANAGED?

If Property Manager, please enter the agency name \_\_\_\_\_

### IMPORTANT QUESTIONS

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| 1 Have you made any landlord insurance claims in the last 3 years?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 Have you ever had any insurance refused, declined or cancelled by any insurer, or made subject to special conditions or had a claim denied? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 Have you had any criminal convictions (not including traffic offenses) in the last 10 years?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 Is this property undergoing renovation?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 Has the insured been declared bankrupt in the last seven years?   | <input type="checkbox"/> | <input type="checkbox"/> |

Note: if you have answered 'yes' to any or all of the above questions, please provide details on a separate page.

### DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you must disclose to the Insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance, and if so on what terms. You must provide accurate information and not misrepresent the nature of the risk to be insured. The duty also applies also when you seek to renew, extend, alter or reinstate a policy. It applies up to the time the policy is entered into, renewed, altered or reinstated. Your duty, however, does not require you to disclose matters: that diminish the risk to be undertaken by the insurer, that are of common knowledge, that your Insurer knows or ought to know in the ordinary course of their business, as to which compliance with your duty is waived by the insurer. If you do not comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim and/or cancel the contract. If your non-disclosure is fraudulent, the Insurer may decline the claim and may avoid the contract from its beginning.

I \_\_\_\_\_ confirm that as Owner/Property Manager (please circle) I am authorised to make all required statements and disclosures required to be made to Chubb pursuant to the Insurance Contracts Act 1984 on the Insured's behalf and that Chubb may rely upon those statements and disclosures for the purpose of determining whether it wishes to provide the requested insurance cover. Furthermore, I am authorised to execute and confirm the disclosures and representations made in this Application Form are correct. If required by Chubb, I will provide such documentation, including written confirmation of my authority to provide this declaration, as Chubb may require to determine if it wishes to provide the requested insurance cover.

#### I also certify that:

- This rent is not currently in arrears nor is there any reason to believe that the rent will fall into arrears in the future
- I am not aware of any pre-existing damage
- I authorise my Agent / Property Manager to deduct the applicable insurance premium

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_