

LANDLORD INSURANCE APPLICATION FORM

INSURED DETAILS			
Name of Insured:			
Property Address:			
Suburb:			
State:		Postcode:	
Phone:		Mobile:	
Email:			
POLICY DETAILS			
Policy Start Date:			
Address of property/s covered:			
Suburb:			
State:		Postcode:	
Interested party/mortgage (if any):		Weekly Rent:	\$
Do you wish to increase rent limit to \$2,000:			<input type="checkbox"/> YES <input type="checkbox"/> NO
Only answer if insuring the building:			
Building Replacement Value:	\$	Building Type:	
Type of roof:		External Wall:	
DISCLOSURE QUESTIONS			
Is the building over 50 years old?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Is the property on land under five acres?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Is the property being rented on a commercial basis or is any commercial/business activity conducted from the premises?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Is the property a commune, a display home, heritage listed or short term rental?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Will the property be vacant for more than 30 days in the next 6 months?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Is the property undergoing construction or refurbishment (over \$10,000 in contract value) or for demolition?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Has the insured had any insurance refused, declined or cancelled by any insurer, or made subject to special conditions or had a claim denied?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Has the insured currently got any tenant(s) that have any rent in arrears or any ongoing tenant(s) claim(s)?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Has the insured had any criminal convictions (not including traffic offences) in the last ten years?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Is the insured involved in a current case before the tenancy tribunal?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
Have you been declared bankrupt in the last seven years?		<input type="checkbox"/> YES	<input type="checkbox"/> NO

Number of landlord claims paid in the past 3 years on this property?	
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MANAGING AGENT

Name:		Phone:	
I will pay direct: <input type="checkbox"/>		I will pay through agent: <input type="checkbox"/>	
I confirm I have read and understood the Financial Services Guide, PDS and Policy Wording and Privacy Policy: <input type="checkbox"/>			
Signature:		Date:	

Send completed application to: PO Box H25 Australia Square NSW 1215
 OR fax to 02 8824 1690
 OR email realityprotect@jlta.com.au
 For assistance, call 1300 406 877



About this Insurance

Cover is subject to the terms, conditions, limits and exclusions of the Policy. Jardine Lloyd Thompson Pty Limited (ABN 69 009 098 864, AFSL 226827) (**JLT**) are authorised under a binder agreement with the insurer, Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687). To distribute the Policy, JLT sub-authorises Real Estate Institute NSW (ABN 51 000 012 457, AR 1260666) (**REINSW**) as an Authorised Representative, and real estate agents as Authorised Distributors. JLT, REINSW and the real estate agents do not act on your behalf. Any advice provided is general advice only and does not consider your objectives, financial situation or needs. Real estate agents cannot provide advice regarding the Policy. Consider the Policy, the Key Facts Sheets and the Financial Services Guide to decide if the insurance is right for you. The JLT Group is a part of the Marsh & McLennan Companies (MMC) group of companies. 9897/19.

SUMMARY OF BENEFITS TABLE

The summary of benefits table below summarises the maximum amounts payable and should be read as a summary only. A detailed description of the cover is set out under each benefit in the Policy Wording. The cover provided is subject to the terms, conditions and exclusions contained in this PDS. Please note that other documents that make up the Policy such as the Schedule and Invoice may amend the standard terms, conditions and exclusions contained in this Policy Wording.

Cover	Benefit (maximum amount)
Section 1	
Contents limit	\$65,000
Authority fees - Section 1 (1)	20% of Sum Insured
Fumigation costs – Section 1 (2)	
a) Death of Tenant	\$5,000
b) Chemical Contamination	\$65,000
Burning out of an electric motor – Section 1 (3)	\$5,000
Mortgage discharge legal fees - Section 1 (4)	Reasonable costs, maximum \$5,000
Professional Fees – Section 1 (5)	up to 10% of Sum Insured
Removal of Debris – Section 1 (6)	up to 10% of Sum Insured
Landscaping – Section 1 (9)	\$750 per tree /maximum \$3,000 excludes weather events
Replacement of external locks – Section 1 (13)	\$3,000
Damage by Tenant’s Pet – Section 1 (14)	\$10,000
Scorching – Section 1 (15)	\$1,000
Tax audit expenses – Section 1 (16)	\$3,000
Environmental upgrade – Section 1 (17)	\$10,000
Section 2	
Loss of rent following insured event - Section 2	52 weeks \$1,500 with option to increase \$2,000
Re-letting Expenses - Section 2 (1)	\$500
Removal of debris and storage of Tenant’s contents following rent default claims – Section 2 (2)	\$300
Section 3	
Rent default – Section 3 (b)	20 weeks
Loss of rent following refusal of tenant to vacate – Section 3 (d)	28 weeks
Rent loss due to death of Tenant - Section 3 (e)	20 weeks
Rent loss following tenant hardship – Section 3 (f)	20 weeks
Closure of Evacuation – Section 3 (g)	20 weeks
Section 4	
Legal fees - Section 4	\$7,500

Section 5	
Legal Liability – Section 5	\$30 million
Section 7	
Unoccupied Building – Section 7 (4)	100 consecutive days
General	
Flood	Included subject to Exclusion 1
New for old replacement	Included

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Act. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the contract of insurance is entered into. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that: reduces the risk insured, or is common knowledge, or the insurer knows or should know as an insurer; or the insurer waives your duty to tell them about.

If you do not tell us something:

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, just contact your JLT Client Risk Adviser.

JLT COLLECTIONSTATEMENT

In accordance with the Privacy Act 1988 (and subsequent amendments), we, Jardine Lloyd Thompson Pty Ltd (and our subsidiaries and related entities) (JLT) draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other JLT products or services and administering payments to you. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984, the Marine Insurance Act 1909 or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and JLT related Group companies.
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other JLT Group companies, insurers, reinsurers and other third party service providers (e.g. data storage providers) in the United Kingdom, Singapore, Hong Kong, the United States of America and elsewhere
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act 1988, you must obtain it with the individual's consent. We will use and disclose your personal information in accordance with our Privacy Policy.
- Our Privacy Policy can be accessed on our website (www.au.jlt.com). For further information contact your account executive or the JLT Privacy Officer:

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100 Barangaroo Ave
Sydney NSW Australia 2000
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