

REALTYPROTECT

LANDLORD INSURANCE

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	

DISCLOSURE QUESTIONS

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
If "Yes" please provide details:		
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 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?		

ONLY ANSWER IF INSURING THE BUILDING:

Building Replacement Value:	\$	Building Type:	
Type of roof:		External Wall:	
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

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, Product Disclosure Statement and Policy Wording **(PDS)**.

I confirm and understand that this policy EXCLUDES Section 3: Other Loss of Rent and Section 4: Legal Fee and understand that this means there is no cover for Loss of Rent claims and associated Legal Fees.

Signature:		Date:	
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Send completed application to: PO Box H176 Australia Square NSW 1215
OR fax to 02 8824 1690
OR email realtyprotect@marsh.com
For assistance, call 1300 406 877

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) 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 Marsh Client Risk Adviser.

MARSH COLLECTION STATEMENT

In accordance with the Privacy Act 1988 (Cth) (and subsequent amendments) ('the Privacy Act'), we, Marsh Pty Ltd and our Associated Entities (as that term is defined in the Corporations Act 2001 (Cth)) ('Marsh') 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 Marsh 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 (Cth), the Marine Insurance Act 1909 (Cth) 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 Marsh's Associated Entities, which are all businesses of Marsh & McLennan group of companies ('MMC').
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other MMC 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, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. By completing this form you confirm that you have read the Marsh Privacy Policy available on our website (www.marsh.com.au) and you authorise and consent to Marsh collecting, holding, using and disclosing any personal information collected by means of the enclosed document in accordance with the terms of the Marsh Privacy Policy, including for the purposes explained in this collection statement above. If there are any inconsistencies between the terms of this collection statement and the terms of the Marsh Privacy Policy, the terms of the Marsh Privacy Policy prevail to the extent of that inconsistency. You may modify or withdraw your consent at any time. If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.
- You can contact our Privacy Officer by:
Email – privacy.australia@marsh.com
Phone – (02) 8864 7688
Post – PO Box H176, Australia Square NSW 1215

The advice in this form is general advice only. To help you decide if the cover suits you, please read the Product Disclosure Statement. We can provide you with further information. Please contact us to request. This insurance is arranged by Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('MAI'). MAI are not the insurer.