

**\$5** FROM EVERY POLICY SOLD WILL BE DONATED TO THE SALVATION ARMY EVERY YEAR FOR THE LIFE OF EACH POLICY TO HELP THOSE EXPERIENCING HOMELESSNESS.



**INTRODUCTORY OFFER**  
13 months for the price of 12\*



“ IN ALL MY YEARS IN REAL ESTATE, I HAVE NEVER SEEN SUCH A SIMPLE, COMPREHENSIVE AND STRAIGHTFORWARD PROCESS TO PROTECT AGAINST PROPERTY INVESTMENT RISK.”

**BRETT HUNTER,**  
DIRECTOR AT RAINE & HORNE TERRIGAL AND PROPERTY INVESTOR

## REALTYPROTECT LANDLORD INSURANCE

THE ONLY LANDLORD POLICY ENDORSED BY THE REAL ESTATE INSTITUTE OF NSW

INTRODUCTORY OFFER  
13 months for the price of 12\*

Loss of Rent	
Rent Default by Tenant Weekly amount as noted in the lease agreement	
Loss of rent.	Maximum 52 weeks
Loss of rent following refusal of Tenant to vacate.	Maximum 28 weeks
Rent default.	Maximum 20 weeks
Release from Lease Obligation due to Hardship, including a tenant experiencing Domestic Violence.	Maximum 20 weeks
Rent loss due to death of a Tenant.	Maximum 20 weeks
Contents (as per wording)	\$65,000 for any claim or series of claims arising out of one event
Additional Benefits (as per wording)	
Damage by Tenants (including theft)	up to \$65,000
Fumigation costs, a) Death of Tenant, b) Chemical Contamination	a) \$5,000 b) \$65,000
Damage by Tenant's Pet	up to \$10,000
Replacement of locks and keys	up to \$3,000
Tax audit expenses	up to \$3,000
Burning out of electric motor	up to \$5,000
Scorching	up to \$1,000
Legal Liability	\$30,000,000 any one occurrence

With over 100 years' experience, REINSW has seen and dealt with the full scope of claims that can arise with an investment property. REINSW's RealtyProtect Landlord Insurance is backed by JLT, one of Australasia's largest general insurance brokers.

[realtyprotect@jlta.com.au](mailto:realtyprotect@jlta.com.au)  
[www.realtyprotect.com.au](http://www.realtyprotect.com.au)



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 REINSW (ABN 51 000 012 457, AR 1260666) 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

Please read the Product Disclosure Statement and Policy Wording for full scope of coverage, sub-limits, exclusions and conditions. Please refer to Your Schedule and Invoice for the Period of Insurance.

\* The first period of insurance will be for 13 months. All subsequent renewals will be for 12 month periods. The precise period of insurance will be subject to the number of days in the relevant thirteenth month. Please refer to your Schedule and Invoice for the period of insurance.



## WHY REALTYPROTECT?

We understand your investment property may form a part of your financial growth objectives and as such it is important to have measures to protect your investment from both physical and financial damages.

### COVER FOR INVESTMENT PROPERTY-RELATED RISKS



#### LOSS OF RENT AND RENT DEFAULT BY TENANT

Up to \$1,500 per week if your tenant defaults on their rent.



#### CONTENTS

Up to \$65,000 cover on contents and fixtures.



#### BUILDING

Flexible nomination of sum insured for your building.



#### LEGAL LIABILITY

\$30,000,000 cover for legal liability when bodily injury or third party property damage arises from an occurrence happening in connection with your ownership of the investment property.



#### TAX AUDIT EXPENSES

Up to \$3,000 provided as an additional benefit

**\$360** for landlord contents insurance only  
\*conditions apply

Cover for building available

Introductory offer of **13** months for the price of **12\***

## APPLICATION FORM

- Insured name(s):
- Address:
- Suburb:
- State:  5. Postcode:
- Phone:  7. Mobile:
- Email:
- Policy start date:
- Address of property/s covered:
- Suburb:
- State:  13. Postcode:
- Interested party/mortgagee (if any):
- Weekly Rent:  \$  

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>
- Do you wish to increase rent limit to \$2,000?  

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>

**Only answer if insuring the building**

- Building Replacement Value:
- Building type:
- Type of roof:
- External wall:

	YES	NO
21. Is the building over 50 years old?	<input type="checkbox"/>	<input type="checkbox"/>
22. Is the property on land under five acres?	<input type="checkbox"/>	<input type="checkbox"/>
23. Is the property being rented on a commercial basis or is any commercial/business activity conducted from the premises?	<input type="checkbox"/>	<input type="checkbox"/>
24. Is the property a commune, a display home, heritage listed or short term rental?	<input type="checkbox"/>	<input type="checkbox"/>
25. Will the property be vacant for more than 30 days in the next 6 months?	<input type="checkbox"/>	<input type="checkbox"/>
26. Is the property undergoing construction or refurbishment (over \$10,000 in contract value) or for demolition?	<input type="checkbox"/>	<input type="checkbox"/>
27. 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"/>	<input type="checkbox"/>

	YES	NO
28. Has the insured had any criminal convictions (not including traffic offences) in the last ten years?	<input type="checkbox"/>	<input type="checkbox"/>
29. Is the insured involved in a current case before the tenancy tribunal?	<input type="checkbox"/>	<input type="checkbox"/>
30. Have you been declared bankrupt in the last seven years?	<input type="checkbox"/>	<input type="checkbox"/>
31. Number of landlord claims paid in the past 3 years on this property?	<input type="text"/>	<input type="text"/>

#### Managing agent

32. Name:

33. Phone:

I will pay direct:  I will pay through agent:

I confirm I have read and understood the Financial Services Guide, PDS and Policy Wording and Privacy Policy:

SIGNATURE:

DATE:

Send completed application to: PO Box H25 Australia Square NSW 1215  
OR fax to 02 8824 1690  
OR email [realtyprotect@jta.com.au](mailto:realtyprotect@jta.com.au)  
For assistance, call 1300 406 877

#### COLLECTION STATEMENT

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](http://www.au.jlt.com)). For further information contact your account executive or the JLT Privacy Officer:  
Jardine Lloyd Thompson Pty Ltd, Level 37, 225 George Street, Sydney NSW 2000  
Telephone: (02) 9290 8000