

## Protect your Investment

Property Insurance Plus (PIP) are the Landlord Insurance specialists, providing cover for investment properties nationwide.

This Landlord Insurance will make your residential investment more secure by protecting your asset and the income it produces.

PIP is committed to providing you with the best insurance for your rental property at highly competitive rates.

## Your Exclusive Benefits

- 14 months cover for just 12 months premium, giving you two months free insurance for both Landlord and Building Cover in your first year.
- A further discount when you have two or more properties insured through PIP.
- Competitive Building Insurance premiums - contact us on 1300 307 072 to receive a detailed quote & Product Disclosure Statement via email.
- Up to \$60,000 contents cover is included with our standard Landlord coverage.
- Your policy is underwritten by The Hollard Insurance Company PTY LTD (Hollard) ABN: 78090584473, AFSL licence no 241436 of level 12/465 Victoria Avenue Chatswood NSW 2067.

Property Insurance Plus is a trading name of PI Plus (AUST) Pty Ltd, ACN 133 941 698. Corporate Authorised Representative ASIC No. 332 446 of Fitzpatrick & Company Insurance Brokers Pty Ltd, AFS Licence No. 244386

Email admin@pi-plus.com.au  
Phone 1300 307 072 (9am to 5pm EST)  
Fax 03 8544 1699  
By Post PO Box 2230 Mt Waverley VIC 3149



## Premiums + Summary of Benefits\*

State	Premium	
VIC	\$267.00 / year	
<b>Weekly Rent:</b>	<b>Up to \$1,000</b>	
Loss of Rent:	Up To:	Excess:
Property Untenantable	52 Weeks	Nil
Tenants Absconding	18 Weeks	Nil
Default of Rent	18 Weeks	Nil
No Vacant Possession	52 Weeks	Nil
Death of Sole Tenant	18 Weeks	Nil
Tenant Release from Leasing Agreement	18 Weeks	Nil
Legal Expenses	\$7,500	Nil
Prevention of Access	18 Weeks	Nil
Tax Audit - GST	\$5,000	Nil
Loss of Rent due to Accidental Damage	52 Weeks	Nil
Loss of Rent due to Malicious Damage	52 Weeks	Nil
Murder and Suicide	52 Weeks	Nil
Other Included Benefits:		
Damage Caused by Pets	\$1,000	\$250 per Claim
Accidental Loss or Damage to Contents	\$60,000	\$250 per Claim
Malicious Damage to Contents	\$60,000	\$250 per Claim
Theft of Contents	\$60,000	\$250 per Claim
Legal Liability Cover	\$20,000,000	Nil

\* These benefits are for Landlord cover only - this is NOT Building insurance. Please contact us if you require a quote for building insurance.

Premium is correct at the time of printing (February 2016) but may vary in the future. The current price includes GST and the Broker's fee.

This schedule provides a listing of benefits. Please refer to the Product Disclosure Statement for complete details of terms and conditions of cover.

## Quick + Easy Setup

To set up your PIP Insurance please complete the application form on the reverse side of this brochure and either:

- return it to your managing agent
- fax it to 03 8544 1699
- post it to PO Box 2230 Mt Waverley VIC 3149
- scan and email it to admin@pi-plus.com.au

Please contact us if you require a quote for Building Insurance or for Building and Landlord Insurance before completing the application form.

Please contact us for a copy of the Product Disclosure Statement before making a decision to buy. If you need advice or assistance please call PIP on 1300 307 072 (9am to 5pm EST).

## Your Duty of Disclosure

In order to make an informed assessment of the risk and calculate the appropriate premium, your Insurer needs information about the risk that you are asking it to insure. This information extends to anyone seeking to be covered by the policy. For this reason, before you enter into a contract of general insurance, you have a duty, under the Insurance Contracts Act 1984 to answer specific questions honestly and fully, but not where disclosure:

- Reduces the risk to be undertaken by the insurer
- Is common knowledge
- Or your Insurer knows or, in the ordinary course of their business, ought to know; or
- The Insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to decrease its liability, in respect of a claim or may cancel your contract of insurance. If the non-disclosure is fraudulent, the Insurer may be able to void (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

# IS YOUR RENT AS SAFE AS HOUSES?

## PROTECT YOUR INVESTMENT INCOME WITH LANDLORDS INSURANCE AND GIVE YOURSELF PEACE OF MIND AND 2 MONTHS FREE COVER

You need to be aware that whilst the strata insurance (Owners Corporation) carries liability and contents cover over the building and its common areas it does not extend to inside individual apartments. This means that rent default, contents in the apartment and public liability for your unit are not covered by strata insurance so you need a Landlords insurance policy to protect you.

Property Insurance Plus (PIP) on behalf of Student Housing Australia Pty Ltd (SHA) would like to offer you a Landlords insurance policy to protect your investment and ensure that you are not financially disadvantaged in the event of a claim arising from any of the events set out in this brochure.

This policy is specifically tailored for those properties managed by SHA and includes exclusive benefits for SHA clients.



## PROPERTY INSURANCE PLUS

### PROTECTING YOUR INVESTMENT

### Your Details

Landlord Name: \_\_\_\_\_ Email: \_\_\_\_\_  
Address: \_\_\_\_\_ Mobile: \_\_\_\_\_  
Suburb: \_\_\_\_\_ Postcode: \_\_\_\_\_ Home Phone: \_\_\_\_\_

### Your Properties

Address 1	_____	Suburb	_____	Date of Commencement	____/____/____
Address 2	_____	Suburb	_____	Date of Commencement	____/____/____
Address 3	_____	Suburb	_____	Date of Commencement	____/____/____
Address 4	_____	Suburb	_____	Date of Commencement	____/____/____

### Your Insurance History

Has any insurer ever declined to insure you or declined to renew your policy or asked that you agree to special terms or conditions? (tick as applicable)  
No  Yes

Have you during the past three years had three or more claims under a Landlord's Loss of Rent or Building Policy or made a claim of more than \$5,000?  
No  Yes

Are you aware of any current circumstances which may give rise to a claim under this insurance?  
No  Yes

Does the property have any existing damages? No  Yes  Briefly describe: \_\_\_\_\_

### Your Instructions and Authorisation

I authorise SHA to register my entitlement for this Offer into the PIP policy system to enable PIP to effect my cover  (please tick)  
To send us your application refer to the inside of this brochure for options.

\_\_\_\_\_  
Landlord's Signature \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Date