

Is your rent **safe** as houses?

Make sure you **protect your investment income**

This Landlord insurance (and building insurance if you choose it) will give you **peace of mind** and **2 months cover FREE**.

Through our relationship with **Property Insurance Plus (PIP)** we want to alert you to an offer available exclusively for our clients for both Building and Landlords Loss of Rent Insurance. **We believe this offer will help make your residential investment more secure if you don't have Landlords Insurance or if you already have an existing policy, may possibly save you money and provide better cover.**

Your Exclusive Benefits

- 14 months cover for just 12 months premium, i.e. **two months free insurance** for both Landlords and building cover.
- A **further 10% discount** for two or more policies.
- **Discounted building insurance** premiums.
- The policies are underwritten by Wesfarmers General Insurance Limited, trading as Lumley Insurance, AFS Licence No. 241 461. **One of Australia's most respected Insurers.**
- If you need to make a claim we are linked directly to Lumley Insurance utilising PIP's fully electronic paperless claims management process **to achieve your minimal involvement** and proven **quicker claims settlement**.

LANDLORDS COMPREHENSIVE LOSS OF RENT – ACCIDENTAL DAMAGE

For a tax deductible expense of just **\$259.00***

Limits of Cover and Benefits Summary :

You get **\$10,000 Flood Cover on your Contents** as well as

Weekly Rent		Unlimited	Excess
		Up to	
Loss of Rent :	Property Untenantable	52 weeks	NIL
	Tenants Absconding	\$15,000	NIL
	Default of Rent	\$15,000	NIL
	No Vacant Possession	52 weeks	NIL
	Death of Sole Tenant	15 weeks	NIL
	Tenant Release from Leasing Agreement	52 weeks	NIL
	Legal Expense	\$5,000	NIL
	Prevention of Access	52 weeks	NIL
	Tax Audit – GST	Up to \$5,000	NIL
	Malicious Damage	52 weeks	NIL
	Murder & Suicide	52 weeks	NIL
	Accidental Loss or Damage to Contents :	\$60,000	\$250 per event
	Malicious Damage caused by Tenant :	\$60,000	\$350 per claim
	Legal Liability Cover :	\$20,000,000	NIL
	Earthquake		\$200 per claim
	All Building Claims		\$200 per claim
	Other Claims		\$100 per claim

To protect your investment and get two months insurance free,
simply complete the sections on the back of this page and ① return it to your
managing agent or ② fax it to 03 9852 7710 or ③ email to the address below:

* Correct at the time of printing but may vary into the future. The current price includes the Broker's fee of \$41.20.

Property Insurance Plus is a trading name of Rowe Landford Services Pty Ltd. ACN 133 941 689
Corporate Authorised Representative ASIC No. 332 446 of Fitzpatrick & Company Insurance
Brokers Pty Ltd. AFS Licence No. 244 386
Address 631 Waverley Rd Glen Waverley 3150 Postal Address PO Box 1263 Elwood 3184
For prompt assistance or advice contact PIP:
Barry: mobile 0413 705 777 email barry@pi-plus.com.au fax 03 9852 7710



Your Details

Name _____ Email _____
Address _____ Suburb _____ Postcode _____
Phone Mobile _____ Home _____

Your Properties

1. Address _____ Postcode _____ Date of Cover Commencement / /
2. Address _____ Postcode _____ / /

Do you require building insurance also? No Yes if so the amount of cover required (eg: \$300,000) \$ _____
(we will email you a quote)

Building Information

Building type: Brick Concrete Weatherboard Fibro (Please tick) Year built (approx) _____

Your Existing Insurance

 (to calculate how much you can save) Building Loss of Rent (tick type of cover)

Enter details for:

	Building	Loss of Rent
Expiry Date	_____	_____
Current Insurer	_____	_____
Total Premium	_____	_____
Sum Insured	_____	Not applicable
Mortgagee	_____	Not applicable

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?

For Landlords Insurance No Yes For Building Insurance 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 or more than \$5,000?

For Landlords Insurance No Yes For Building Insurance No Yes

Are you aware of any current circumstances which may give rise to a claim under this insurance?

For Landlords Insurance No Yes For Building Insurance No Yes

Does the property have any existing damage? No Yes Briefly describe _____

How to take Advantage of this Offer

To take advantage of this offer all you have to do is to authorise us to register your entitlement to this exciting offer and PIP will look after the details. **No time consuming phone calls, no more paperwork and no need for your further involvement. It's that easy!**

We are simply acting as a distributor of product information and subject to your advice, pay your premium from your property account. On payment of your premium by us, you will immediately receive your Policy Certificate and payment confirmation.

Your Instructions and Authorisation

I require Building & Landlord Insurance Landlord Insurance only (please tick)

I authorise my Agent to register my entitlement for this Offer into the PIP Policy system to enable PIP to effect my cover (please tick)

OR Advise me how much I can Save on my existing insurance (please tick)

(Landlord's Signature) _____ / /
(Date)

Your Real Estate Agent

 _____ Suburb _____

Next Step

To proceed, refer to the options on the front of the Brochure.

To consider the Product Disclosure Statement before making a decision to buy simply contact PIP. (details on front of brochure)

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 his 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 reduce it's 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 avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.