

PROPERTY OWNERS' EXTRA PROTECTION INSURANCE



Premium Prices per annum*

NSW	\$385	NT	\$370
ACT	\$345	VIC	\$335
SA	\$310	TAS	\$300
WA	\$310	QLD	\$345
6000-6646	\$310	4000-4702	\$345
6701-6799	\$360	4703-4895	\$395

*Includes all Government charges

Specialist Landlord Insurance

About Us SGUA has been providing specialist Landlord insurance since 1991, designing products for use by owners of residential investment property.

Default of Rent¹ UP TO 15 WEEKS

¹Up to a maximum of \$1250 per week unless otherwise agreed. Beyond the control of you or your property manager, for all circumstances, including departure of your tenant without notice, failing to pay the rent, tenant hardship and more. Once the bond has been used up by legitimate means including cleaning etc, your claim is:

EXCESS FREE

Legal Expenses UP TO \$5,000

Cover for legal expenses incurred in the recovery of defaulted rent insured above, and includes court application/court lodgement costs, tribunal/court costs, eviction/bailiff costs, representation costs up to \$500

EXCESS FREE

Deliberate and Malicious Damage

By Tenants* UP TO \$50,000

for any one lease. Provides cover to assist you in repairing malicious damage and deliberate damage caused by tenants such as holes punched in doors or walls or putting picture hooks in walls without your permission. Once the bond has been used up by legitimate means including gardening, rubbish removal etc, your claim is:

EXCESS FREE

*Theft By Tenants

Included in the Deliberate and Malicious Damage cover above but with a \$250 excess/claim.

The above is a limited summary only and not a full description of the covers. Please see the Product Disclosure Statement for the full terms and conditions (including any exclusions and limitations that apply).

Claims are managed and settled by our inhouse dedicated claims team. Interim payments are also available for partially settled claims.

Landlords Contents UP TO \$30,000

Cover for your contents that are provided for use by the tenant including carpets, curtains, light fittings and other furnishings for loss or damage by a range of defined events:

- Fire, Explosion or Lightning | Storm
- Fusion | Impact | Water Damage
- Theft (third party)
- Accidental breakage to fixed glass, fixed basins forming part of Contents
- Earthquakes and more.

Loss of Rent UP TO 52 WEEKS

If the premises are untenable due to an event insured in your Building and Contents cover including Deliberate Damage by your Tenant.

Fire & Explosion UP TO \$50,000

Protection for damage resulting from acts of Deliberate Damage by your tenant to the Building or Contents.

Legal Liability UP TO \$20 million

Cover for claims made against you by other people (including tenants) for bodily injury or property damage arising from your ownership of the rental property, eg: a tenant and/or visitor to the property falls down stairs. This cover includes both legal costs of defending a claim and costs awarded against you.



Compare your
Building Insurance
Get an on-line quote:
sguadirect.com.au



Policy Excesses	
Deliberate Damage by Tenants	FREE
Default of Rent	FREE
Theft by Tenants	\$250
Landlord's Contents	\$50
Earthquake	\$200

UKAWA PTY LTD ABN 59 009 357 582 t/as

St George Underwriting Agency

AFS Licence No. 236663

75 North Lake Road, Myaree WA 6154 | P O Box 3016, Myaree WA 6154
tel: 08 9317 8400 | fax: 08 9317 8499 | email: admin@sgua.com.au

My Details

Name: _____

Address: _____

Suburb: _____

State: _____ Postcode: _____

Email: _____

Daytime Ph: _____

My Rental Property

Address: _____

Suburb: _____

State: _____ Postcode: _____

My Managing Agent

Agent: _____

Address: _____

Email: _____

Phone: _____

Please insure my property on the **Property Owners' Extra Protection** policy. Commence my cover from: ____/____/20____

My Property Manager is / is not* authorised to deduct the payment for my **Property Owners' Extra Protection** policy, from my rental account.
*(delete as applicable)

Please send / do not send* all correspondence to my **Property Manager**.
*(delete as applicable)

I/We (the property owner) confirm that the tenant is not currently in arrears of rent and that there is no reason for me/us, or the property manager to believe that the tenant is engaging in behaviour that may result in a breach of the lease conditions.

This is an application for interim cover for one calendar month which will start no earlier than the date on which we receive your request, or the date specified above. If you require cover for a longer period, you need to pay the premium and have your application accepted by us.

The interim insurance cover provided will be in accordance with the terms, conditions, limits and exclusions set out in the SGUA Property Owners' Extra Protection Insurance Product Disclosure Statement and Policy Document (PDS), a copy of which is available by calling (08) 9317 8400. During the term of your interim cover you are insured under all sections of the PDS.

The interim cover will end on the earliest of the following dates:

- a period of one calendar month has expired from the start date of your interim cover or the date we advise you that your application for a full Property Owners' Extra Protection Policy has been declined;
- the effective date into a full Policy is entered into with you or another policy is arranged in connection with the Rental Property; or
- the date you withdraw your application for full cover.

When your interim cover ends under (i) – (iii) above, all entitlements under the interim cover will cease.

Property Owners signatory

Signature: _____

Date: ____/____/20____

When complete please forward your application:

- admin@sgua.com.au
- P O Box 3016, Myaree WA 6154
- 08 9317 8499 (Fax)

YOUR DUTY OF DISCLOSURE

Before You enter into an insurance contract with Us, the Insurance Contracts Act 1984 requires You to provide Us with the information We need to enable Us to decide whether and on what terms Your Proposal for insurance is acceptable and to calculate how much premium is required for Your insurance.

The duty applies until the Policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between the time You provide answers or make disclosure and the Relevant Time, You need to tell Us.

The Act imposes a different duty the first time You enter into the Policy with Us to that which applies when You renew, vary, extend, reinstate or replace Your Policy. We set these two duties out below.

Your Duty of Disclosure when You enter into this Policy with Us for the first time You will be asked various questions when You first apply for this Policy. When You answer these questions, You must:

- give Us honest and complete answers;
- tell Us everything that You know; and
- tell Us everything that a reasonable person in the circumstances could be expected to tell Us.

Your Duty of Disclosure when You renew, vary, extend, reinstate or replace Your Policy

When You renew, vary, extend, reinstate or replace the Policy, Your duty is to tell Us before the Renewal, variation,

extension, reinstatement or replacement is made, every matter known to You which:

- You know, or
- a reasonable person in the circumstances could be expected to know,
- is relevant to Our decision whether to insure You and whether any special conditions need to apply to Your Policy.

What You do not need to tell Us for either duty

You do not need to tell Us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- that We know or should know as an insurer; or
- that We tell You We do not need to know.

Who do the two duties above apply to?

Everyone who is insured under the Policy must comply with the relevant duty.

What happens if You or they do not comply with either duty?

If You or they do not comply with the relevant duty, We may cancel the Policy or reduce the amount We pay if You make a claim. If fraud is involved, We may treat the Policy as if it never existed and pay nothing.

PRIVACY NOTICE—At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988 (Cth)*. In this Privacy Notice, 'we', 'our', 'us' means Ukawa Pty Ltd and Allianz Australia Insurance Limited.

How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you.

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries to which this information may be disclosed will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries in which the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling (08) 9317 8400, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988 (Cth)* and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au

If your property manager has disclosed to you that they are receiving a commission or fee for arranging this insurance, they arrange this insurance as an agent of St George Underwriting Agency and not of you in respect of this insurance only. Those property managers that do not receive commission can only refer you to St George Underwriting Agency by providing you with this brochure, and cannot arrange this insurance.

Ukawa Pty Ltd trading as St George Underwriting Agency arranges this insurance under its AFS Licence as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. We do not provide advice on this insurance. Before making a decision about this insurance, please consider the Product Disclosure Statement available from: www.squadirect.com.au or by calling us 08 9317 9400 or email us: admin@sgua.com.au.



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St George Underwriting Agency

AFS Licence No. 236663
as Underwriting Agent for



ABN 15000 122 850

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min@sgua.com.au
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P O Box 3016
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