

PROTECT MY PROPERTY (CONT)

- 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 overleaf. 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 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 _____

COMMISSIONS

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.ticainsurances.com.au or by calling TICA Insurances on 02 9743 1800 or email us: insurance@tica.com.au

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 ACT 1988 - INFORMATION

To arrange and manage your insurance, We (in this Privacy notice "We", "Our" and "Us" includes St George Underwriting Agency and distributors) collect Your personal information directly from You where reasonably practicable or if not, from other sources. We collect it to provide Our various services and products (e.g. to market, arrange and administer insurance and to handle and settle claims) and to conduct market or customer research. We also use it to develop and identify services of Our related companies and alliance partners that may interest You (but you can opt out of this by calling Us). If you do not provide the information We require we may not be able to provide You with this service.

We disclose information to third parties who assist Us in the above (e.g. insurers, insurance intermediaries, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, Your agents and other persons where required by law). We also provide this information to financiers if We have a relationship or insurance scheme with them under which You purchased Your Policy. We prohibit them from using it for purposes other than those We supplied it for.

Where You provide us with information about another person for the above purposes, You must tell Us if you haven't got their consent to this. If You wish to gain access to your personal information (including to correct or update it), have a complaint about a breach of Your privacy or You have any query on how your personal information is collected or used, or any other query relating to privacy, contact us on (08) 9317 8400 EST 8am-6pm, Monday to Friday.

TICA Insurances Pty Ltd
P.O. Box 120 Concord NSW 2137
AR No: 295921 ABN: 34 116 501 770
Phone: 02 9743 1800 Fax: 02 9743 4844
Website: www.ticainsurances.com.au

AS AUTHORISED REPRESENTATIVE FOR

ST. GEORGE UNDERWRITING AGENCY
P.O. Box 3016 Myaree WA 6154
AFS License Number 236663 ABN: 59 009 357 582
Phone: 1800 355 559 Fax: 1800 455 559

AS UNDERWRITING AGENT FOR

Allianz Australia Insurance Limited
ABN: 15 000 122 850



TICAINSURANCES.COM.AU



PROPERTY OWNERS' EXTRA PROTECTION INSURANCE
PROTECTING LANDLORDS & THEIR INVESTMENTS

Ph: 02 9743 1800

OTHER COVER AVAILABLE

- **Building Insurance**
- **Holiday Home & Unit Insurance**

ANNUAL PREMIUM*

NSW	- \$285	NT	- \$270
ACT	- \$245	VIC	- \$235
SA	- \$210	TAS	- \$210
WA Postcode		QLD Postcode	
6000 - 6646	- \$210	4000 - 4702	- \$245
6701 - 6799	- \$260	4703 - 4895	- \$295

*Includes all Government charges

COVER FEATURES

DEFAULT OF RENT~ UP TO 15 WEEKS

~Up 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, MALICIOUS, INTENTIONAL DAMAGE AND THEFT 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 is subject to a \$250 excess/claim.

COVER FEATURES (CONT)

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.

CLAIMS

All claims are managed and settled by St George Underwriting Agency's inhouse dedicated claims team. Interim payments are also available for partially settled claims.

POLICY EXCESSES

● Deliberate damage by tenants	Nil Excess
● Tenants default	Nil Excess
● Contents	\$50
● Earthquake	\$200
● Theft by tenants	\$250

PROTECT MY PROPERTY!

ONLINE REQUEST

Online cover request can be processed by visiting www.ticainsurances.com.au

OR

PLEASE POST COMPLETED APPLICATION TO:
PO Box 120 CONCORD NSW 2137

Name: _____

Address: _____

Phone: _____

Email: _____

Please protect the following property:

Address: _____

Suburb: _____

State: _____ Postcode _____

Managed by:

Agency: _____

Phone: _____

Email: _____

Address: _____

Please insure my property with 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)

Please remember to complete the information on the reverse side of this form.