

Pro-Sure Pro



This is a policy overview only; please refer to the actual policy for full details.

Pro-Sure Pro is a so called “top up policy” designed to top up any other house holders policy for the dwelling and to provide maximum protection for landlord risks.

If you prefer the full comprehensive cover refer to the Pro-Sure Max cover overview

Damage

- Damage to the Rental House
Sudden / malicious / vandalism / theft by tenant / guests \$20,000 max
- Damage to the landlords contents \$20,000 max
- Accidental / Sudden / Malicious Damage to contents \$20,000 max
- Gradual Damage \$3000 inc GST

Rent loss

- 1 Abandonment 6 weeks/ until re-let
- 2 Rent arrears 14 weeks max
- 3 Prevention of access 52 weeks/ re-let
- 4 Prevention of use due to murder / suicide 52 weeks/ re-let
- 5 Prevention of access due to death of tenant 6 weeks/ re-let
- 6 Prevention of access due to damage 52 weeks/ re-let
- 7 Shortening of fixed term / suffering loss 52 weeks/ re-let
- 8 Failure to vacate after Tribunal order 18 weeks/ re-let

Other Expenses

- Landlords legal liability \$1,000, 000 max
- Legal Defence Expenses In The Tenancy Tribunal \$2000
- Tenancy Advice Free (per policy) 60 minutes/ year

Pro-Sure Pro Annual Premium \$ 414.00 p.a. incl. GST

Options and insurance for non-standard properties.

1. An increase in the amount of insured contents is available to extend the contents cover beyond the standard \$20,000. (An additional premium will apply).
2. An option to increase the weekly rent applicable is available on request.
3. For properties 50 years and older additional information is required

Excess Applicable per event:

1. Sudden, accidental damage and rent losses \$250 min
2. Burglary, Theft by tenant, Malicious damage \$500
3. Un-occupancy (max 60 days) \$750
4. If appropriate the bond will be deducted from a claim settlement

This policy is a “Top up Cover” it is extremely important that insurance is arranged to provide full cover for sudden and accidental events, such as fire, storm, flooding, tsunami, vehicle damage etc.

The Pro-Sure policies have been developed by experts in Property Management and Insurance, offering the highest quality protection for property investors.

For more details or a quotation contact your property manager or:

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