

# Pro-Sure Max



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

*Pro-Sure Max provides cover for Loss of rent as well as 100% replacement cover for the dwelling, contents and more. The cover provides unequalled maximum protection for NZ based rental properties.*

## Damage to the Rental House and Contents

- Damage to the Rental House Full replacement
- Damage to the Rental House Contents \$20,000 max
- Gradual Damage \$3000 inc GST
- Damage includes, Sudden or Accidental and Malicious damage,
- Burglary or Theft by the tenant, and live in family or invitees
- Earthquake and Natural disaster cover is included

## Rent Loss Protection standard \$1,000 maximum rent per week

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

## Other Policy Cover Provided

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

## Options and insurance for non-standard properties

1. Additional premiums apply for multiple dwellings located on one title such as flats and minor dwellings.
2. 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).
3. An option to increase the weekly rent applicable is available on request.
4. 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

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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