

Pro-Sure Essential



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

The Pro-Sure Essential cover provides protection for Loss of rent as well as 100% replacement cover for the dwelling, contents and more. The cover is particularly suited for properties up to 140 sqm, or in case of multiple properties on one site.

Damage to the Rental House and Contents

- | | |
|---|-------------------|
| • Sudden and Accidental Damage to Rental Property | Full replacement |
| • Damage to the Rental House Contents | \$20,000 standard |
| • Gradual Damage for hidden leaks within the insured period | \$3,000 inc GST |
| • Malicious damage | \$30,000 |
| • Burglary, Theft by the tenant(s), and live in family only | \$30,000 |
| • Earthquake and Natural disaster cover is included | |

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

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|---|-----------------------|
| • Abandonment | 6 weeks until re-let |
| • Rent arrears | 14 weeks until re-let |
| • Prevention of access | 26 weeks until re-let |
| • Prevention of access due to death of tenant | 4 weeks until re-let |
| • Murder/Suicide | 26 weeks until re-let |
| • Prevention of access due to damage | 26 weeks until re-let |
| • Shortening of fixed term / suffering loss | 26 weeks until re-let |
| • Failure to vacate after Tribunal order | 14 weeks until re-let |

Other Policy Cover Provided

- | | |
|--|-----------------------------------|
| • Landlords legal liability | \$1,000, 000 max |
| • Legal costs to recover rent and damages awarded by a Court | Prior approval is required |
| • Tenancy Advice Free (per policy) | 60 minutes per year |

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. Increase of the maximum weekly rent (standard maximum \$1,000)
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. Unoccupancy (max 60 days) \$750
4. In all cases the bond will be deducted from the 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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