

FACT FIND

General

Insured name(s):

Postal address:

State:

Postcode:

Phone number:

Email:

Policy start date:

Address of the property to be insured:

State:

Postcode:

Interested party/ mortgagee (if any):

Property details

What is the weekly rental income of the property to be insured?

What is the type of property?

Building level of the property:

What are the property's external walls made of?

Is the property currently vacant?

YES

NO

Is the property used for holiday rentals?

YES

NO

Is the property used for business purposes other than a home office?

YES

NO

Is the property professionally managed?

YES

NO

Managing agent's name:

Contents cover

Would you like to increase your Contents sum insured above \$70,000?

YES

NO

If **yes**, please advise desired sum insured

\$

Building cover (optional)

Building replacement value?

\$

What is the property's roof made of?

When the property was built or when was the last major renovation complete?

Was the property heritage listed?

YES

NO

Is the property strata titled?

YES

NO

Additional questions

Has a residential tenancy agreement, for less than 6 months been entered into?

YES

NO

Has the property had a bond (equivalent to 4 weeks rent) lodged with the appropriate state body?

YES

NO

Has the tenancy application form been completed by each adult occupant who will reside at the property?

YES

NO

Is the property under a contract of sale?

YES

NO

At the property to be insured, is rent currently in arrears or has rent been in arrears in the last 2 months?

YES

NO

Is the property undergoing renovation?

YES

NO

Is the property or premises used for any of the following purposes:

Housing association

Affordable, Community, Social/public, Land council or NDIS housing

Any other type of not-for-profit organisation and/or is a part of the NRAS or managed by a Government/Community

Welfare department?

Is the property furnished?

YES

NO

Insurance history

Has insurer ever declined to insure you or declined to renew a policy or imposed special terms and conditions?

YES

NO

Have you had more than two claims in the past three years on this property under a landlords insurance policy?

YES

NO

In the last 5 years have you had any criminal convictions relating to fraud, theft, arson, burglary or wilful damage?

YES

NO

Please provide this completed document to your Managing Agent and they will arrange quotation terms for you.

Your quotation and Policy documents will clearly detail the information on which the quote has been based on, so please make sure you check your documents carefully for accuracy. No coverage is in place until you receive documentation confirming such from RealtyProtect. You consent to your information being provided to Howden and participating insurers. A copy of Howden's Privacy & Data Protection Policy can be located at - www.howdengroup.com/au-en/privacy-policy. This fact find is intended for digital distribution only.



Specialist Landlord Insurance

RealtyProtect is a top-tier landlord insurance product with a specialist landlord policy wording, and is backed by an Australian specialist landlord insurer.

The offering has been crafted with Landlords risk exposures in mind. We understand that a Landlords property is a financial investment and is making its strongest return when tenanted. An insurance policy is most valuable in the event of a claim.

We have built superior claims management and advocacy into our service model from its very foundation to help support you and your investment in the unfortunate event of a claim.

Our offering

REINSW's RealtyProtect Landlord Insurance is arranged by Howden Insurance Brokers Australia, a specialist real estate broker. Howden have formed a dedicated RealtyProtect service team that is passionate about the product and recognised for its dedication to customer service.

-  Specialist Landlords policy cover
-  The only Landlord Insurance policy endorsed by the Real Estate Institute of NSW
-  Quick and easy claims process
-  Competitive pricing
-  Purchase directly or through your Property Manager

Highlights of the program include:

Loss of rent & tenant default	
Max weekly rental (without premium impact)	\$1,000
Absconding tenants / rent default	20 weeks (capped at \$17,000)
Failure to give vacant possession	20 weeks (capped at \$17,000)
Release from Lease obligations due to hardship	20 weeks (capped at \$17,000)
Death of sole tenant	20 weeks (capped at \$17,000)
Untenantable following contents damage	52 weeks
Locksmith	\$1,000
Legal expenses	\$5,000
Contents coverage	
Tenant damage	\$70,000 or sum insured
Alternations by tenant, without landlords permission	\$70,000 or sum insured
Unlawful substances loss or damage	\$70,000
Fire, Explosion, Lightning or Flood	\$70,000 or sum insured
Pet damage	\$70,000
Electric motor burnout	\$2,000 (up to 10 years old)
Tax Audit Fees	\$5,000
Building Coverage (optional)	
Accidental Loss or Damage	Sum Insured
Tenant Damage	Sum Insured
Alternations by tenant, without landlords permission	Sum Insured
Unlawful substances loss or damage	\$70,000
Fire, Explosion, Lightning or Flood	Sum Insured
Removal of Debris	10% of Sum Insured
Legal liability	
Legal liability	\$20,000,000
Excess	
Policy Excess	\$375 per event
Tenant default	No excess
Legal liability	No excess

Multiple Excesses: The excess is only applied once per event, even if you claim under more than once section. You'll only have to pay the highest applicable excess.

NOTE: The above is a brief summary only. Please read the Product Disclosure Statement and Target Market Determination for full terms and conditions of coverage and to ensure the product is right for you.

Talk to us today.

For any further information or support please contact the RealtyProtect team.

We're here to help!

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