



RentCover[®]
Householders
Rental

A woman with curly hair, wearing a red sweater and blue jeans, is sitting on a light-colored sofa in a bright, modern living room. She is smiling and talking on a mobile phone. The room has large windows and framed pictures on the wall.

Straightforward protection for rentals

Contents and optional building insurance

Householders Rental offers protection for legal liability and insured events (such as fire, storm and flood) to contents and optional building. However, it does not cover tenant-related damage and loss.

Optional cover against malicious and accidental damage and theft by the tenant for non-fixed contents (such as furnishings like couches or desks) is available at an additional cost. Chat to our team about premiums and cover limits.

Cover features, limits and excesses

This policy has the option to include building cover. However, if your property is already protected by body corporate, or the building is insured elsewhere, you can choose to only protect what is inside the building.



Up to
52 weeks
Excess: \$0

Loss of rent during repairs

Protection during repairs when a property is unable to be lived in following damage by an insured event (such as fire, storm and flood).

Limited to a maximum of \$1,500 per week



Up to
\$70,000
Excess: \$500

Water damage

Covers damage by water, including from overflowing basins and bursting pipes.



Up to
52 weeks
Excess: \$0

Prevention of access

Protection for lost rent when a property is unable to be accessed due to damage of a neighboring property. Or, when a government official has restricted access to the property (such as when a road is officially blocked off due to danger, and the property is out of reach).

Limited to a maximum of \$1,500 per week



Up to
\$70,000
Excess: \$500

Fire damage

Covers damage by fire or explosion, including arson by the tenant.



Up to
\$30 million
Excess: \$0

Legal liability

Protection when you are found legally liable for an incident, including tenant injury.



Up to
\$70,000
Excess: \$500

Storm damage

Covers damage caused by rain, storm, cyclone and flood.

Please note, you must pay the excess for ALL features you are claiming for. For example, if you are claiming for loss of rent during repairs and water damage to contents, the excess is \$0 + \$500 = \$500 total.

**Looking to cover tenant-related damage too?
Or want to get a quote and apply?
Visit [RentCover.com.au](https://rentcover.com.au) or call 1800 661 662.**

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