



# Protection for your investment

Landlord and contents insurance

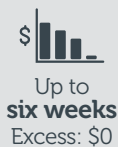
**Designed for apartments, units and villas where the building is already covered by body corporate, or stand-alone homes where the building is insured separately.**

## RentCover Ultra Premiums

The displayed premiums were set on 5 August 2024 and are subject to change at the underwriter's discretion. The premiums do not account for extra costs for extensions to standard cover limits (e.g. weekly rent that exceeds \$1,500 per week) and it is possible premiums have changed between the specified date, and the date you picked up this flyer. Please visit the EBM RentCover website for a formal quote. Refer to the applicable Product Disclosure Statement for exact details about what is and isn't covered.

<b>NSW</b>	\$476	<b>QLD</b>	\$398
<b>SA</b>	\$356	<b>TAS</b>	\$343
<b>VIC</b>	\$380	<b>WA</b>	\$370
<b>ACT</b>	\$419	<b>NT</b>	\$538

# Cover features, limits and excesses



## Loss of rent (rent default)

Protection during hardship and when a tenant stops paying rent or has left unexpectedly.

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



Up to **\$70,000**  
Excess: \$400

## Drug lab clean-up

Covers damage to contents and building caused by meth labs and hydroponic set-ups.



Up to **52 weeks**  
Excess: \$0

## Denial of access

Protection for lost rent when a tenant disregards an eviction notice and refuses to leave the property after it has expired.

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



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

## Water damage

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



Up to **52 weeks**  
Excess: \$0

## Loss of rent (repairs)

Protection during repairs when a property is uninhabitable following tenant damage or insured events.

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



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

## Fire damage

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



Up to **\$70,000**  
Excess: \$400 per event  
(capped at two)

## Accidental & intentional tenant damage

Covers accidental and intentional tenant damage to contents and building.



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

## Storm damage

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



Up to **\$70,000**  
Excess: \$400 per claim

## Malicious tenant damage

Covers malicious damage to contents and building.



Up to **\$5,000**  
Excess: \$0

## Legal expenses

Covers court and tribunal fees for loss of rent claims.



Up to **\$70,000**  
Excess: \$400 per event

## Pet damage

Covers damage to contents and building caused by a tenant's domestic pet kept at the property, including those not named on the lease.



Up to **\$1,000**  
Excess: \$0

## Tax audit

Covers costs of an audit in connection to the ownership of the insured property.



Up to **52 weeks**  
Excess: \$0

## Death of a tenant

Protection for lost rent after the death of a tenant, including murder and suicide.

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



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: \$400

## Theft by tenant

Covers theft by the tenant, impacting both building and contents.

**Please note, when it comes to making a claim, you must pay the excess for ALL features you are claiming for. For example, if you are claiming for loss of rent, malicious tenant damage and water damage to contents, the excess is \$0 + \$400 + \$500 = \$900 total.**

**Looking for building insurance 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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