

A photograph of an elderly couple in a home setting. The man, with a grey beard and glasses, is sitting at a table and looking at a laptop. The woman, with short grey hair and glasses, is standing behind him, smiling and pointing at the screen. The background shows a staircase with red circular decorations and a kitchen area.

# Protecting properties inside and out

Landlord, contents and building insurance

**Designed for stand-alone homes and townhouses needing protection for the entire property, from the driveway to the backyard. And, for those who prefer their building and contents insurance combined under one policy.**

## **RentCover Platinum Premiums**

Premiums are dependent on varying factors including postcode, building type, building age and sum insured. 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.

# Cover features, limits and excesses



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

## 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**



## Water damage

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



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**



## Fire damage

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



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**



## Storm damage

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

Up to sum insured for building

Up to **\$70,000** contents

Excess: \$500



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: \$400

## Drug lab clean-up

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



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 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.**

**Want to get a quote and apply? Visit [RentCover.com.au](https://rentcover.com.au) or call 1800 661 662.**

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