

Applying for RentCoverUltra or RentCoverPlatinum is easy and fast!

RentCoverUltra	RentCoverPlatinum
<p>RentCoverUltra is designed to help investment property owners like you avoid costs that can undermine the value of your investment, like lost income repairs, legal fees and even payouts for liability claims that may be made against you.</p> <p>If you do not require cover for your building (such as a unit or townhouse), RentCoverUltra may be the ideal choice for you.</p>	<p>If your investment property is a single dwelling such as a house, combining landlords' insurance with home and contents insurance for the property with RentCoverPlatinum makes great sense.</p> <p>The cover includes the tenant-related features of RentCoverUltra as well as comprehensive cover for the building and contents against a range of defined events.</p>

~~To apply for cover, apply online at www.rentcover.com.au or complete the application form below and either email it to admin@rentcover.com.au or post it to EBM, PO Box 879, Hawthorn VIC 3122~~
PRD clients must email this form to pm1@perth.prd.com.au to get a special rate.

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance and/or financial planning needs. We only provide your information to insurance companies, underwriting agencies, wholesale brokers, premium funders and other companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms and you can breach your duty of disclosure. For more information about how to access the personal information we hold about you, how to have the information corrected or lodge a complaint, ask us for a copy of RentCover's Privacy Policy or visit our website www.rentcover.com.au.

1. Owner's Name in full: _____

2. Owner's Postal Address: _____

State: _____ Post Code: _____

Phone: _____

Email: _____

Would you like the FSG, PDS and Policy Wording sent to the above email? YES NO

3. Quote Number: _____ Quote Amount: \$ _____

4. Insured Property Address: _____

5. Weekly Rent: \$ _____

NB: Rent higher than \$1,500 per week will attract a higher premium.

6. If applicable, please complete details:

Name of Managing Agent: _____

Suburb: _____

7. Is the Property Strata Titled? YES NO

If yes, please advise the type of strata held (e.g. survey, standard or community etc)

8. Is the Property fully furnished? YES NO

If yes, would you like cover for your non-fixed contents against Accidental & Malicious Damage by the tenant? (additional premium payable)

NB: Fixtures and fittings included in standard policy. YES NO

9. Is the property under 10 acres of land? YES NO

10. Is there any of the following:

Common Walls Party Walls Fire walls

11. Will the property be sublet? YES NO

NB: We cannot provide insurance if you are subletting the property

12. There is one lease in place that meets legislative requirements and the person(s) named on the lease are residing in the property? YES NO

13. Please indicate your preference by ticking the required box below:

RentCoverUltra RentCoverPlatinum

If you selected RentCoverPlatinum, please answer the following questions:

14. Does the home have an in ground swimming pool? YES NO

15. Is there any portion of the Building or Contents located below ground level? YES NO
e.g. basement, garage, storage room

16. Is the home two or more storeys? YES NO

17. Is the home on stilts? YES NO
If yes, is the property entirely one storey high? YES NO

18. Replacement cost of Building (Sum Insured): \$ _____
Including outbuildings & all landlords fixtures & fittings (but not floor coverings nor window treatments).

19. Walls: Brick Other

Roof: Tiles Other

20. Age of Building _____ year(s)
If over 70 years, has the property been rewired & replumbed? YES NO
If over 70 years, is the property heritage listed? YES NO

21. Nominate a mortgagee: _____

By signing below I confirm that:

- There is no existing problem which has already occurred or is currently occurring (RentCoverUltra or RentCoverPlatinum will not cover claims for problems which have already commenced).
- The rent is currently up-to-date.
- There is a bond held on the property equivalent to a minimum of 4 (four) weeks rent, or if there is no existing tenant I understand that a bond must be collected equivalent to a minimum of 4 (four) weeks rental value prior to the tenant occupying the property.
- Any common areas at the property, such as driveways, foyers or hallways will not be covered. Where we are covering the building, in the event of a claim, common walls will only be covered up to 50%.
- I have a duty of disclosure, which means that I need to tell EBM any information that may alter the underwriter decision to place cover on my property.
- I have received a copy of and have read and understood the Financial Services Guide, Product Disclosure Statement (PDS) & Policy Wording.
- I am aware that any collection of personal information is used in accordance with EBM's Privacy Policy. Further information is available at www.ebm.com.au

My cheque is enclosed (payable to EBM)

Please debit my rental account (and renew annually via the same method until otherwise advised in writing)

Please debit my credit card as detailed: Visa Mastercard

Card No: / / /

Expiry: / CVV/CVC No: (on reverse side of card)

Signature of Owner: _____

Date form completed: ___ / ___ / ___ Cover commencement date: ___ / ___ / ___

What every successful landlord needs: location, location, location. And Insurance.



Owning an investment property should be a rewarding experience, but tenant trouble or plain bad luck can turn it into a drama if you don't have the right insurance cover.

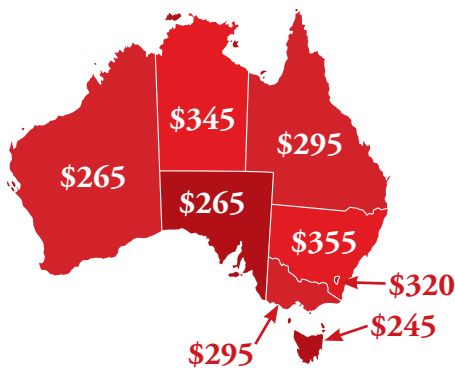
Issues such as job loss or illness can lead to tenants defaulting on rent or abandoning the property. Even with perfect tenants, events like storms, earthquakes, fire and burglary can damage the home and contents.

EBM has created the RentCover range of products to help you protect your asset and its earning power against damage and rent loss. Competitively priced and broad in cover, RentCover policies allow you to relax and let your investment earn money.

We know all the 'ins' and 'outs' of investment properties, and when you make a claim our team will ensure that you get prompt, personal attention. Most claims are settled within five days.

The major features of EBM's *RentCoverUltra* and *RentCoverPlatinum* are outlined in the table to the right.

RentCoverUltra Premiums



Premiums for RentCoverUltra correct as of 1/12/15. For RentCoverPlatinum premiums, please complete an application form.

RentCover Underwriting Agency Pty Ltd (AR No. 325630) is an authorised representative of Elkington Bishop Molineaux Insurance Brokers Pty Ltd (AFSL No. 246986). RentCover is an agent of the insurer, QBE Insurance (Australia) Limited to issue insurance policies and handle claims. This brochure contains general advice only so please refer to the Product Disclosure Statement when deciding whether the insurance suits your needs – a copy can be found on our website (www.rentcover.com.au) or by contacting 1800 661 662.

Loss of rent due to:	RentCover	Excess
Tenants refuse to leave (Denial of Access)	52 weeks	Nil
Prevention of Access	52 weeks	Nil
Death of a Tenant	52 weeks	Nil
Accidental Damage	52 weeks	Nil
Malicious Damage by the Tenant	52 weeks	Nil
Theft by the Tenant	52 weeks	Nil
Default of Rent	6 weeks	Nil
Broken Leases	6 weeks	Nil
Tenant Hardship	6 weeks	Nil
Defined events to the Contents ²	52 weeks	Nil
Defined events to the Building (<i>RentCoverPlatinum</i>)	52 weeks	Nil

Loss or damage to the building:		
Accidental Damage	\$50,000	\$400 per event
Malicious Damage by the Tenant	\$50,000	\$400
Theft by the Tenant	\$50,000	\$400
Damage due to the Defined Events (<i>RentCoverPlatinum</i>)	Up to Sum Insured	\$200

Loss or damage to specified contents:		
Accidental Damage ¹	\$50,000	\$400 per event
Malicious Damage by the Tenant ¹	\$50,000	\$400
Theft by the Tenant ¹	\$50,000	\$400
Damage due to the Defined Events ²	\$50,000	\$200

Legal Liability	\$30,000,000	Nil
Tax Audit	\$1,000	Nil
Workers' Compensation (WA only)	Included	Nil

¹ Contents for Malicious Damage, Accidental Damage and Theft by the Tenant refers to those items specified in the policy. Malicious Damage for contents items supplied by the landlord for the tenants' use can be insured for a small additional premium.
² Defined risks (fire, storm, water damage etc.) applies to contents items supplied by the landlord for the tenants' use. Please refer to the Policy Wording and PDS for full details www.rentcover.com.au.