

Real Landlord

Real Landlord Preferred Policy

House Policy

Classic

Premier

Multi Tenancy

House benefits

Loss to your house	✔ Replacement to sum insured	⊗	⊗	⊗
Demand surge protection	✔ 10%	⊗	⊗	⊗
Full replacement for fire	✔	⊗	⊗	⊗
Garden retaining walls	✔ \$25,000	⊗	⊗	⊗
Gradual damage to your house	✔ \$3,000	⊗	⊗	⊗
House under minor alteration	✔ \$20,000	⊗	⊗	⊗
Landscaping	✔ \$3,000	⊗	⊗	⊗
Natural disaster damage	✔	⊗	⊗	⊗
Removal of trees	✔ \$1,000	⊗	⊗	⊗
Smart system replacement	✔ \$500	⊗	⊗	⊗
Methamphetamine decontamination*	✔ \$30,000	⊗	✔ \$15,000	⊗
Intentional damage to your rental property	⊗	✔ \$25,000	✔ \$25,000	✔ \$25,000

Loss of rent benefits

Loss of rent for damage to your house	Up to 8 months	⊗	⊗	⊗
Policy maximum rent per week	⊗	\$1,000 per week	\$2,000 per week	✔ \$500 per room per week to a maximum of \$2,000
Uninhabitable rental property	⊗	Up to 52 weeks	Up to 52 weeks	Up to 52 weeks
Prevention of access	⊗	Up to 12 weeks	Up to 12 weeks	Up to 12 weeks

* The combined maximum amount we will pay under all policies underwritten by us is limited to \$30,000.

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Tenant vacating without notice	✗	✓ Up to 8 weeks	✓ Up to 8 weeks	✓ Up to 8 weeks
Tenant default	✗	✓ Up to 16 weeks	✓ up to 16 weeks	✓ Up to 16 weeks
Vacant possession failure	✗	✓ Up to 20 weeks	✓ Up to 20 weeks	✗
Death of sole occupant	✗	✓ Up to 8 weeks	✓ Up to 8 weeks	✓ Up to 8 weeks
Fixed term lease court award	✗	✓ Up to 8 weeks	✓ Up to 8 weeks	✓ Up to 8 weeks

Special benefits with loss of rent claims

Bailiff costs	✗	✓ \$200	✓ \$300	✓ \$200
Change of locks	✗	✓ \$200	✓ \$300	✓ \$200
Removal of rubbish	✗	✓ \$200	✓ \$300	✓ \$200
Tribunal charge	✗	✓ \$150	✓ \$300	✓ \$150

Liability benefits

Landlord's liability	✗	✓ \$2M	✓ \$2M	✓ \$2M
Accidental death or bodily injury	✗	✓ \$1M	✓ \$1M	✓ \$1M
Health and Safety at Work Act	✗	✓ \$100,000	✓ \$100,000	✓ \$100,000

Contents benefits

Landlord's contents	✗	✓ \$25,000	✓ \$50,000	✓ \$25,000
Methamphetamine decontamination*	✗	✗	✓ \$15,000	✗
Contents in the open air	✗	✓ \$500	✓ \$500	✓ \$500
Natural disaster	✗	✓	✓	✓
Floor coverings	✗	✓ \$3,000	✓ \$3,000	\$3,000
Pet damage	✗	✓ \$2,000	✓ \$2,000	✗

Optional benefits

Garden retaining walls	✓ Sum insured	✗	✗	✗
Recreational features	✓ Sum insured	✗	✗	✗
Special features	✓ Sum insured	✗	✗	✗

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