

## Landlords Insurance Package

- > Building
- > Landlord's Contents  
Fixtures  
& Fittings
- > Liability
- > Loss of Rent
- > Rent Default  
& Tenant  
Theft
- > Strata Title  
Mortgagee  
Protection

*Whether you own an apartment, townhouse, or house, residential Landlord insurance is important protection to have for your investment property.*

Proinsure can provide cover for your investment property whether it's a home or unit including short term holiday let properties.

### You can insure your:

- > Building
- > Landlord's contents / fixtures & fittings
- > Liability

### and also add cover for:

- > Loss of rent
- > Rent default & theft by tenants
- > Strata title mortgagee protection

### **Why do you need Landlords Insurance if your unit is a body corporate complex?**

Body corporate insurance policies cover loss or damage to body corporate property only which is the building & common areas. They don't provide cover for your Landlords Contents, Fixtures or Fittings (as above) Rent Default & Theft by Tenants or Liability for the internal of your unit.

# Contact us today for a quote

**Buildings** include the main home, & all other improvements on the property such as Sheds, Pools, Driveways & Landscaping which needs to be insured for their full replacement value.

**Landlords Contents, Fixtures & Fittings** include any household goods that you own such as carpets, curtains, internal blinds, dishwashers, and any other furnishings that are not built-in.

**Liability** insurance will cover you where you are found legally liable for personal injury or damage to someone else's property

**Loss of Rent** allows you to claim for lost income as a result of the premises being uninhabitable following an insured event (eg: fire, storm, hail, flood, impact etc).

**Rent default & Theft** by a tenant covers losses & expenses exceeding your bond, resulting from:

- Your tenant leaving before the end of lease without giving notice
- You having to legally evict your tenant
- Your tenant ceasing to pay rent owed
- Theft by a tenant or their visitors

**Strata title mortgagee protection** – If your body corporate has not insured the buildings adequately (or no policy is in place at all), and you are required to pay your mortgage in full, due to an insured event, this insurance will pay your financier up to the sum insured.



*monthly payment  
option available*



*we save you money  
with the best policy*



*tailored insurance  
for your situation*



*personalised and  
professional service*

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