

Landlord Protection Insurance

We understand that, as a landlord, you face different risks compared to homeowners and renters. We also understand that if you have worked long and hard to maintain your property, you will want the best protection available. With this in mind, we have designed exclusive insurance products that meet the needs of landlords across Australia.

Broad Insurance Coverage

- Landlord's contents are covered up to \$50,000 accidental damage, including fixtures & fittings.
- Damage by tenant is covered up to \$50,000, including deliberate, malicious & intentional damage.
- Rent default is covered up to 18 weeks if a tenant vacates, defaults in paying rent, is legally evicted or upon the death of a sole tenant.
- Loss of rent is covered up to 52 weeks, at a maximum of \$1000 per week.
- Landlord's liability is covered up to \$20,000,000.
- Landlord's legal expenses are covered up to \$7,500.

Policy Benefits

- Damage by tenant – up to \$50,000
- Theft by tenant – up to \$50,000
- Removal of debris
- Fumigation costs following death of a person – up to \$5,000
- Fusion of motors less than 4HP – up to \$2,500

\$285

State Based Premium (VIC)

Why Choose Honan?

Established in 1964, Honan Insurance Group is an Australian owned and operated insurance broking company.

Over the years Honan has evolved into one of the industry leaders in property insurance, with a commitment to service excellence, unmatched local expertise and an extensive and refined claims management process.

Honan strives to deliver innovative insurance solutions to property managers across Australia.

Excess

\$200 each and every claim under each section of the policy up to a maximum of \$400 total each claim, other than claims arising from cyclone where excess is \$5,000.

For more information you can contact Honan on (03) 9947 4333 or info@honan.com.au

Application Form



Cover required from/...../.....

Cover will be confirmed once the insurer has accepted the risk.

When complete, please submit this form to info@honan.com.au or fax it through to Honan on (03) 9947 4300.

Name of Insured:

Address to be Insured:

Suburb: Postcode:

Contact: Ph: ()

Email:

Postal Address:

Type of Property

Long Term Rental Short Term Rental Holiday Rental Age of Building:

Property Construction

Brick Concrete Timber Other:

Is the building managed by a Property Manager or self-managed?

If Property Manager, please enter their name:

Important Questions:

	Yes	No
1. Have you made any landlord insurance claims in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever had any insurance refused, declined or cancelled by any insurer, or made subject to special conditions or had a claim denied?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you had any criminal convictions (not including traffic offences) in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Is this property undergoing renovation?	<input type="checkbox"/>	<input type="checkbox"/>

Note: if you have answered 'yes' to any or all of the above questions, please provide details on a separate page.

I _____ confirm that as Owner/Property Manager (please circle) I am authorised to make all required statements and disclosures required to be made to Chubb pursuant to the Insurance Contracts Act 1973 on the Insured's behalf and that Chubb may rely upon those statements and disclosures for the purpose of determining whether it wishes to provide the requested insurance cover. Furthermore, I am authorised to execute and confirm the disclosures and representations made in this Proposal Form are correct. If required by Chubb, I will provide such documentation, including written confirmation of my authority to provide this declaration, as Chubb may require to determine if it wishes to provide the requested insurance cover.

I also certify that:

- The rent is not currently in arrears or have any reason to believe that the rent will fall into arrears in the future;
- I am not aware of any pre-existing damage.
- I authorise my Agent / Property Manager to deduct the applicable insurance premium.

Signature Date:/...../.....