

Rental Protection Plus Advantage



An insurance solution to protect your investment!

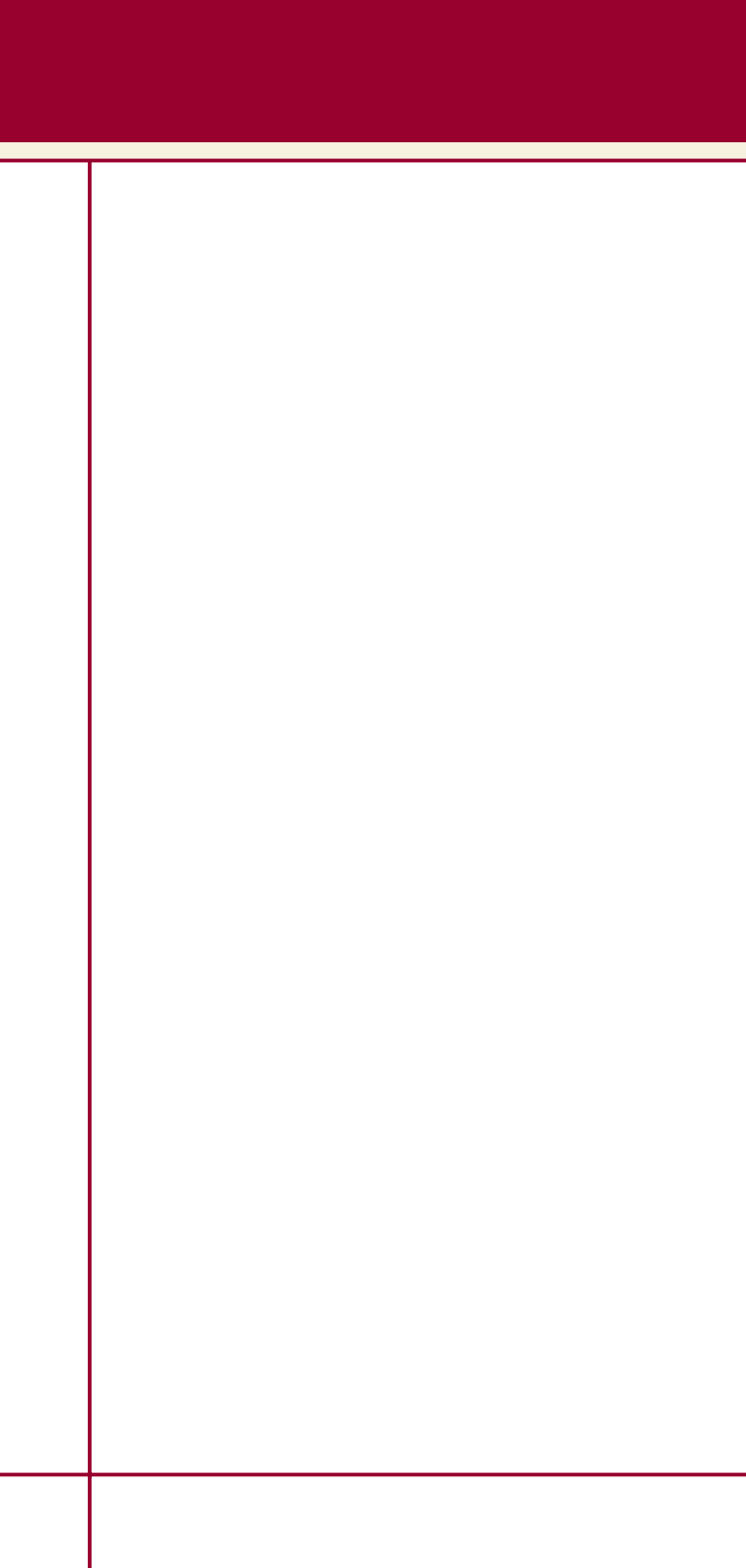
Rental Protection Plus Advantage is an insurance cover that protects you, when investing in residential property. Struggling to work out the insurance cover you need? **Aon** now has an easy solution.

Find out how **Aon** gives you an advantage inside.

AON

personal insurance

it's that easy



Make sure your investment property earns its keep

As a property investor, you pay the costs of maintaining your investments – council rates, body corporate fees, repairs and probably a mortgage. In turn, you may count on your tenant's rent to cover some of these costs and make a profit.

What would happen if your tenant damaged your property or stopped paying their rent? The bond money gives some protection, but this rarely covers the cost of major damage. Only landlords' insurance provides financial protection against the wrongful actions of tenants and loss of rent. Whether you're looking to protect your investment or a real estate agent looking to protect your clients' property, we have the solution for you.

Rental Protection Plus Advantage provides cover for the property investor's premises against loss or damage resulting from vandalism and burglary as well as for damage or loss resulting from such events as fire, lightning, storm, earthquake, impact, water damage, and other events more fully described in the policy.





We've got you covered

Loss of rent

Loss of rent is payable when the property is unable to be lived in after damage or loss has occurred – including if you can't access your building. Our policy will cover loss of rent (excluding holiday letting) caused by fire, lightning, storm, earthquake, impact, water damage and other events more fully described in the policy.

Rental Protection Plus Advantage covers for loss of rent for up to 52 weeks to a maximum of \$20,000.

Rent Default

Rent default is paid when the tenant stops paying rent owed to you or your real estate agent as a result of the following.

Tenant departs without notice	6 weeks rent*
Tenant defaults on rent payment	15 weeks rent*
Tenant fails to leave (court eviction)	26 weeks rent*
Legal expenses incurred to reduce a claim for rent default	\$1,000

*Rent default is capped at \$12,000 for any one claim.

Building and Contents

We cover your property and all household goods made available for specific use of the tenant, such as carpets, internal blinds, curtains, light fittings and other furnishings. Contents also covered includes fixtures and fittings you have installed which are not covered by the building or body corporate insurance policy.

Rental Protection Plus Advantage covers your building and contents up to \$20,000.

Theft by Tenant

We will pay if there is theft of any part of your contents by your tenant or their visitors.

Rental Protection Plus Advantage covers theft by your tenants up to \$20,000.

Liability

You are protected if you are liable to pay for an occurrence that results in a claim. This also includes costs awarded against you as the property owner and any legal costs you have to pay.

Rental Protection Plus Advantage covers for liability up to \$10M for any one event.

Policy excesses

If you make a claim under the policy, we will reduce the amount we pay you for your claim by the excess. The amount of each excess will be shown in the policy wording and schedule.



It's never been so easy

Rental Protection Plus Advantage is designed to be simple and easy to purchase.

To apply, fill out the attached form and return it to your real estate agent.

It's then three easy steps to insuring your property.

1. Your real estate agent, having your consent, will then simply enter your details from the form into Aon's secure website.
2. Within a few minutes an email will be sent to the address you nominated on the form confirming you are covered. Your real estate agent will keep both the form and confirmation (email) on file and should provide you with a copy for your own record.
3. A policy schedule will be sent to the address you give on the form, for payment to be arranged.

We look after you

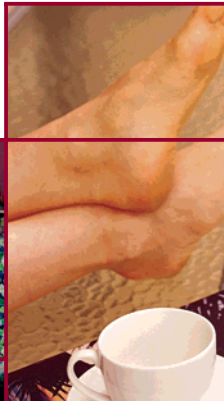
In the unfortunate situation where you have to make a claim, we've made the process simple with dedicated customer service consultants and a 24-hour, over the phone claims lodgement hotline – 1800 105 900.

Rental Protection Plus Advantage

How you benefit

Rental Protection Plus Advantage is designed to provide comprehensive cover for the residential property owner. With Aon's Rental Protection Plus Advantage you are automatically covered for:

- contents up to \$20,000
- loss of rent up to \$20,000
- rent default up to \$12,000, and
- liability cover to \$10 million.



IMPORTANT NOTICES

Your Duty of Disclosure

What you must tell us

When we ask you specific questions, you must answer these questions honestly and in a way that a reasonable person in the circumstances would answer them.

It is important that you understand that every person who will be insured by the policy must answer all questions in this way.

You have a legal duty to tell us anything you know and we will use your answers to decide whether or not to insure you, or anyone else under the policy, and on what terms.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If your answers are dishonest, we can treat your policy as if it never existed.

By signing this application you confirm you have complied with your duty of disclosure. Your duty of disclosure continues after you submit the application and up until the policy is entered into.

Privacy and marketing

If you provide personal information relating to this policy to Aon Risk Services Australia Limited ABN 17 000 434 720 (Aon) and CGU Insurance Limited, ABN 27 004 478 371, an IAG Company, (the Insurer) or their representatives, by signing this application you invite:

- Aon and the Insurer to use it for the purpose of considering this application and the management and administration of the policy (including claims management)
- Aon and the Insurer to disclose the information to third parties used by them for these purposes only and to your real estate agent listed in your application.
- Aon to use it for the purpose of marketing to you any other products and services offered by Aon or its related bodies corporate.
- The Insurer to provide you with the Rental Protection Plus insurance product or service requested by you.

If you provide personal information about another person, by signing this application you confirm that you have obtained their consent to do so and told them of the purposes, use and disclosure described above. You can seek access to your personal information by contacting the Customer Care Centre on **1800 105 900**.

About the Aon Personal Insurance arrangement

Aon distributes Aon Personal Insurance (API) branded products that are issued by the Insurer. Aon is not the insurer and does not act for it in distributing this product. Aon is an Australian Financial Services Licensee AFSL No 241141 and can provide many different services. See the Aon Financial Services Guide, which your real estate agent has been given a copy of or go to www.rentalprotectionplus.aon.com.au

Aon's role is to facilitate the arrangement of API products with the insurer. While Aon recommends the products generally in distributing them, Aon does not provide any personal financial product advice to you in doing so i.e. Aon does not make any recommendation that the API products are appropriate for your personal needs or the most appropriate.

So before deciding whether they are right for you, consider the relevant Rental Protection Plus Product Disclosure Statement (PDS) which your real estate agent has been given a copy of or go to www.rentalprotectionplus.aon.com.au or phone the Customer Care Centre on **1800 105 900**. The Insurer administers the Customer Care Centre.

For Aon's role in this arrangement it is remunerated by the Insurer, which pays it commission of up to thirty four and a half percent of the premium paid by you. The commission is included in the premium.

Role of your real estate agent

Your real estate agent is not permitted by law to provide any financial product advice on this product to you. You have appointed your real estate agent to act for you and therefore they do not act on behalf of Aon or the Insurer. As you have appointed your real estate agent to act on your behalf, its role is simply to provide you with access to Aon and the Insurers information (it will make a copy of the important Aon Financial Services Guide and the Insurers Rental Protection Plus PDS and Policy available to you), provide factual information on the relevant product, let you make your decision on whether you want the product, and once you have decided, pass on your application information to the Insurer, make any payments you instruct if cover is entered into and serve as a postbox for you for any information that needs to be sent to you. Aon may pay your real estate agent up to seven and a half percent of Aon's commission for its role. They will give you details about this commission.

General Advice Warning

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL No 241141 (Aon) distributes Aon Personal Insurance branded products that are issued by the insurer, CGU Insurance Limited, ABN 27 004 478 371. Aon is not the insurer and does not act for it in distributing these products. Aon recommends these products to you but does not provide any recommendation that they are appropriate for your personal needs or the most appropriate. So before deciding whether they are right for you, consider the relevant Product Disclosure Statement and other policy information which are available by phoning the Customer Care Centre on 1800 105 900. The insurer administers the Customer Care Centre.



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