

Holiday Unit Insurance



**You can't plan for the unexpected.
But we can.**

**Accommodate Canberra
\$310 per year**

About us

SGUA has been specializing in Landlord insurance since 1991. We believe in providing **reliable** cover at a competitive rate to provide protection for your property and rental income against the unexpected.

No matter how trustworthy you think your tenants are you can never be absolutely sure that they will care for your property in the same way you would. Tenants could cause damage that leaves you unable to let your property for weeks. Any long term vacancy can be a difficult situation to manage for most.

The return on your investment can get seriously affected by events that you never budgeted for. Our Holiday Unit Policy provides financial protection against some of the wrong actions of tenants and loss of rent. With either **nil or low excess**, in the event of a claim, we have you covered.

Often, little thought is given to the insurance we choose until it's time to make a claim. At SGUA, all claims are managed by us and paid by us ensuring **prompt** settlement. We can provide interim payments, to help get your property and rental income back on track as soon as possible.

This policy will suit

- a holiday flat or unit, or
- a unit in a resort or managed complex, or
- a holiday house if the Building is insured elsewhere.

We cover you for

- Deliberate damage by tenants
- Property owners contents
- Loss of rent arising from insured damage
- Legal liability of the property owners, in the event you get sued by tenants or others.

Owner's Contents

Up to **\$30,000** for loss or damage caused by Fire, Storm/Cyclone, Fusion, Impact, Water Damage, Theft (third party), Malicious Damage, Earthquakes and more. Cover includes fixtures and fittings where they are not covered by body corporate insurance.

Deliberate, Malicious or Intentional Damage By Tenants

Up to **\$50,000** for any one tenancy.

Loss of Rent

Up to **\$50,000**, for your loss if the premises untenanted due to an event insured anywhere under this Policy, **excess free**.

Legal Liability

Up to **\$20 million** for bodily injury or property damage arising from your ownership of the rental property, **excess free**.

Policy Excesses

Loss of Rent	FREE
Legal Liability	FREE
Earthquake	\$200
All other claims	\$100

St. George Underwriting Agency

75 North Lake Road
P O Box 3016
Myaree WA 6154

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08 9317 8499 fax
admin@sgua.com.au

www.squadirect.com.au

My Details:

Name: _____

Address: _____

Suburb: _____

State: _____ Postcode: _____

Email: _____

Daytime Ph: _____

My Holiday Unit:

Address: _____

Suburb: _____

State: _____ Postcode: _____

My Managing Agent:

Agent: Accommodate Canberra

Address: P O Box 5044, Kingston

State: ACT Postcode: 2604

Email: enquiry@accommodatecanberra.com.au

Phone: (02) 6295 9430

Please insure my property on the **Holiday Unit Insurance** policy. Commence my cover from

_____ / _____ / 20_____

My Property Manager **is / is not*** authorised to deduct the payment for my **Holiday Unit Insurance** policy, from my rental account.

*(delete as applicable)

Please **send / do not send*** all correspondence to my **Property Manager**.

*(delete as applicable)

***IMPORTANT** Check ONE of the following 2 boxes:**

My unit is in a complex which has a permanent on-site manager or has no ground level window access, and external doors are secured by keyed deadlocks.

or

Otherwise, all external doors in the dwelling are secured by keyed deadlocks, keyed deadbolts or keypad access.

Premium payment will be by

Cheque (attached)

Payable to St George Underwriting Agency

EFT to ANZ Bank

BSB: 016-314 A/c: 4962-78697

A/c Name: St George Underwriting Agency

Ref: Insured Name

Property Owners signatory

Signature: _____

Date: _____

The Privacy Act 1988 requires us to tell you that as an agent for an insurer we collect your personal information and other information in order to decide whether to issue a policy, determine the terms and conditions of your policy, compile data, and handle claims. In certain circumstances, for example in handling claims, we may have to disclose your personal and other information to third parties such as other insurers, loss adjusters, agents, etc. or as required by law.

You have the right to seek access to your personal information and correct it at any time. To alter your information please call our office between 8.30am - 5.00pm WST on (08) 9317 8400. If you do not agree to the collection of your personal information then we will be unable to process your proposal.

Should you wish to obtain more information about Allianz's privacy policies, please contact us and ask for a copy of the brochure called

"General Insurance Information Privacy Code"

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of a matter:

-that diminishes the risk to be undertaken by the insurer;

-that is of common knowledge;

-that your insurer knows or, in the ordinary course of business, ought to know;

-as to which compliance with your duty of disclosure is waived by the insurer.

If you fail to comply with your duty of disclosure the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent the insurer may also have the option of avoiding the contract from its beginning.

This brochure is only a brief summary. Before you request insurance we ask you to read our Product Disclosure Statement for Property Owners Extra Protection. Please call St George Underwriting on (08) 9317 8400 if you require a copy of the Product Disclosure Statement or download from our website.

www.squadirect.com.au



UKAWA Pty Ltd
ABN59 009 357 582
trading as

**St George Underwriting
Agency**

AFS Licence Number 236663
as Underwriting Agent for



ABN 15 000 122 850