

Landlord's Insurance



Rental properties can bring several unique risks and challenges when you're a landlord. Before handing over the keys to your property manager, there is one part of the equation you'll need to include in your calculation. Landlord Insurance has been designed to provide cover for risks generally faced by landlords when renting out their property.

What Does the Rental Protection Plus Advantage Policy Cover?

Rental Protection Plus Advantage is a package that includes set cover for contents, loss of rent and public liability. Note, building coverage is not included in this option.

Our Claims-Handling Process

We have a 24-7 claims hotline. As your insurance broker, we will assist you through the claims process and help you to make a claim.

How Much Does It Cost per Year?



For updated pricing information, please scan this QR code.

Why Aon?

We have over 40 years of experience in Australia's real estate industry and are endorsed by the Real Estate Institute of Australia, Real Estate Institute of Queensland, Real Estate Institute of Victoria, Real Estate Institute of Northern Territory and Real Estate Institute of Western Australia.

Contact Us

aon.com.au/landlord

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This information contained on this document is general in nature and should not be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. Before deciding whether a particular product is right for you, please consider your personal circumstances, as well as any applicable Product Disclosure Statement, Target Market Determination and full policy terms and conditions, available from Aon on request. All representations on this website in relation to the insurance products we arrange are subject to the full terms and conditions of the relevant policy.

Rental Protection Plus Advantage is arranged by Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141 (Aon) under a binder agreement on behalf of the underwriter, CGU Australia Pty Ltd (ABN 62 004 478 960 AFSL 700014) trading as CGU Insurance. When acting under a binder we will be acting as agent of the insurer and not as your agent. Our binder arrangements with the insurer are such that we remain your agent in the handling of any claims. If you purchase this insurance, Aon will receive a commission that is a percentage of the premium. Further information can be found in our FSG or provided upon request.

More about the Cover

All insurance coverage is subject to full policy terms, conditions and exclusions.

	Loss of Rent Up to 52 weeks or \$50,000 (whichever is less)	This cover may reimburse you for rental income you lose during the period your property can't be tenanted following an insured event to the building and/or contents, up to a maximum period or maximum cover value.
	Malicious Damage by Tenants Up to \$50,000 per event	If your tenants maliciously and deliberately vandalise your property or steal items belonging to you but kept at the premises, the cost to repair or replace these items may be covered.
	Contents Up to \$50,000 per event	Can provide cover for your contents, such as carpets, curtains, light fittings and other furnishings for fire, burglary, storm and water damage, in addition to deliberate, accidental and malicious damage.
	Damage by Pets Up to \$2,500 per claim	Can provide cover for your contents for accidental damage or loss caused by a tenant's or visitor's pet(s).
	Public Liability Up to \$20 million per event	Helps protect you against claims pursued by your tenants or third parties where it is alleged that your negligence as a landlord has caused that other party personal injury or damage to property.
	Flood Cover Up to sum insured	Flood cover can provide protection in the event where normally dry land is covered by water that has escaped or has been released from the normal confines of any lake, river, creek or other natural water course or any reservoir, canal or dam. Subject to commencement conditions.
	Illegal Drug Production Up to \$20,000 per event	Can cover clean-up costs if buildings or contents suffer chemical contamination as a result of the manufacturing, storage or distribution of any controlled drug.
	Rent Default	Covers a landlord's financial loss in circumstances where a tenant stops paying rent, vacates the property before the expiration of the rental agreement, or is otherwise evicted and there has been a loss of rent as a result.
	Theft by Tenant	Cover for theft of the landlord's contents by tenants or their visitors.

For a list of all important landlord's insurance documents, please scan this QR code.

