



# Landlord's Insurance

Rental properties can bring several unique risks and challenges when you're a landlord. Whether it's your own property or you're managing it on behalf of the property's owner, you need to be appropriately protected against anything that might go wrong.

## What does Landlord Insurance cover?

Landlord Insurance can cover your property for damage as well as any loss of income you might sustain while the property is out of action.

## Cover benefits through Aon

The Landlord Insurance arranged through Aon includes:<sup>1</sup>

- Loss of rent
- Damage by tenants to contents
- Damage by pets to building and contents
- Liability cover
- Flood
- Clean up costs associated with illegal drug production

## Why Aon?

### Industry expertise

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 and Real Estate Institute of Western Australia.

## 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?<sup>2</sup>

ACT	\$229.63	SA	\$204.59
NSW	\$254.87	TAS	\$185.91
NT	\$224.07	VIC	\$173.99
QLD	\$204.67	WA	\$199.20

## Need insurance for your building too?

If you need building insurance as well, please give our friendly team a call on 1800 105 900.

[▶ Apply now](#)

[aon.com.au/landlord](https://aon.com.au/landlord)  
1800 105 900



## More about the cover<sup>1</sup>

<b>Loss of rent</b> up to 52 weeks or up to \$50,000	Can cover situations where the building can't be lived in after damage or loss. This could be a pipe in the washing machine bursting and flooding the apartment, a house fire or a tree collapsing on your house, forcing the tenants to move out for repairs.
<b>Damage by tenants</b> up to \$50,000 \$100 excess per event	Can provide cover to assist you repairing malicious damage caused by tenants such as holes punched in walls or doors pulled off hinges. Accidental damage is covered for loss caused by tenants to carpets, curtains and internal blinds.
<b>Contents</b> up to \$50,000 \$100 excess 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.
<b>Damage by pets</b> up to \$2,500 per claim	Can provide cover for your building and contents for accidental damage or loss caused by a tenant's pet/s.
<b>Liability</b> up to \$20M per event	Can cover claims made against you for injury suffered on your property. Liability can include costs awarded against you and legal costs you may have to pay.
<b>Flood cover</b>	Flood cover can provide protection in the event where normally dry land is covered by water that has escaped or been released from the normal confines of any lake, river, creek or other natural water course or any reservoir, canal or dam.
<b>Illegal drug production</b> 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.

<sup>1</sup>Subject to full policy terms, conditions and exclusions.

<sup>2</sup>Pricing correct as of 23/09/20. Pricing is subject to change at any time.

Landlord Insurance is arranged by Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141 as agent for the insurer, Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Further information can be found in our FSG which can be provided upon request.

©2020 Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141

In arranging this policy Aon has a binder agreement with Insurance Australia Limited (ABN 11 000 016 722 AFSL 227681) trading as CGU Insurance under which we are authorised to commit Insurance Australia Limited to providing cover without reference to them. When acting under a binder we will be acting under an authority given to Aon by the insurer and will be effecting the insurance contract as agent of the insurer and not as your agent. Any information provided about this policy is general in nature and does not take into account your particular objectives, financial situation and needs. Before making a decision, you should carefully consider all information provided to you. Our binder arrangements with the insurer are such that we remain your agent in the handling of any claim.