

RayWhite®

C O N C I E R G E ®

Relax

We've got your
property covered



Landlord Insurance

Landlord Insurance

As the owner of an investment property, it is important for you to have peace of mind that your physical assets and income derived from these are protected.

Ray White Insurance together with Allianz offer insurance specifically designed to protect your investment property at an affordable price.

Offer

Receive your first month of insurance free when you purchase a Ray White Landlord Insurance policy.[†]

This is suitable if you:

Require building and/or contents insurance (including cover for a broad range of insured events such as fire, storm, theft and flood*) up to their full replacement values – nominated by you.

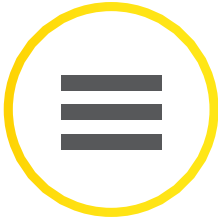
Features	Landlord Insurance
Pricing	Premium is determined by your risk profile - this includes the location of your property, the type of property being insured, the amount of cover required, optional covers selected and relevant claims history.
Insured Events	Covers loss or damage caused by a broad range of events such as fire, storm, flood*, earthquake, lightning, malicious acts (including by tenant), theft and water damage.
Loss or damage to building and/or contents	You choose whether you require buildings and/or contents cover. You are covered up to the replacement value(s) you nominate.
Legal Liability	Cover for injury to other people or their property up to a maximum of \$10,000,000.
Loss of rent following an insured event	You can claim up to 52 weeks loss of rent if: <ul style="list-style-type: none">- your buildings are uninhabitable by tenants.- access to the property is not possible due to an insured event.
Rent Default	For an additional premium, this option covers theft by the tenant and the following: <ul style="list-style-type: none">• Default of payment of rent by the tenant: up to 15 weeks' rent (after issue of appropriate notices)• Tenant vacates without notice: up to 6 weeks' rent.• Death of a sole tenant: up to 6 weeks' rent.• Tenant hardship: up to 6 weeks' rent. Maximum payable under all the events listed is \$10,000 in total. This option also covers up to \$3,000 for related legal expenses.
Optional Landlord Workers' Compensation (only available in the ACT, WA & TAS)	For an additional premium, this option covers the amount you are legally liable to pay if you employ a person to do work around your rental property and they are injured while working for you.
Additional benefits	This policy also provides a number of other benefits including: <ul style="list-style-type: none">• Discount of up to 10%† for having your property managed by Ray White and additionally, you can receive up to 30%^ No Claim Bonus if you have not made any landlord insurance claims in the last three years.• First month free when purchasing a Landlord Insurance policy‡.• Continuation of cover when you are selling your buildings.• Replacement of locks or cylinders.• Contents in the open air at the risk address.

For more information call 1800 265 161 or visit raywhite.com/insurance

Please refer to the Ray White Landlord Insurance Product Disclosure Statements for full details and conditions.

*Flood cover is optional and subject to eligibility. †No Claim Bonus depending on your claims history.

Our services to you, as a Ray White customer.



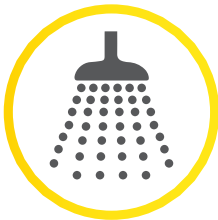
Tax Depreciation Schedule

We can offer a complimentary tax depreciation schedule review through our partners at BMT Tax Depreciation Quantity Surveyors.



Home improvements

Together with hipages we'll arrange free quotes from licensed trustworthy tradespeople for work around the house from maintenance to renovations.



Kitchen & Bathroom Appliances

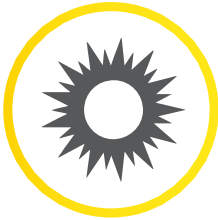
With Astivita, you'll receive exclusive discounts on home renovation appliances from tapware, rangehoods, cooktops and more!



Home Loan Health Check

To make sure you have the most competitive home loan our finance partner Loan Market can conduct a full complimentary Home Loan Health Check.

As an investor, Ray White Concierge can take care of everything from arranging landlord insurance to tradespeople, storage, home loans and more.



Solar Solutions

You're entitled to a free in home solar energy assessment from a Solahart professional plus access to our exclusive cashback offer.



Removalists

Our national partner hipages will help you move your furniture safely both locally and nationally, and also provide relocation services.



Storage

Purchase one month storage through our National Storage partner and you'll receive the second month free plus 15% off packing materials.



Pet Transport

We'll arrange for pet transportation or accommodation with our national partners Jetpets to ensure your furry friend has a comfortable move.

For more information call 1300 729 944 or visit raywhite.com/concierge

Legal: Landlord Insurance

Landlord Insurance is underwritten by Allianz Australia Insurance Limited (Allianz) AFS Licence No. 234708 ABN 15 000 122 850. REVA Insurance ABN 95 105 230 046, AR 267687 trading as Ray White Insurance acts as an agent for Allianz not as your agent. A Product Disclosure Statement (PDS) for Landlord Insurance can be requested by calling Ray White Insurance on 1800 265 161 or from the website at raywhite.com/insurance. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the PDS before deciding whether to acquire any product mentioned. We receive commission on this insurance product as a percentage of the premium paid for each policy ranging from 25%. † # Minimum premiums apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements). ^ To qualify for the maximum No Claims Bonus of 30%, landlords must have had no landlord losses in the preceding three years. However landlords who have had up to two claims may still qualify for a reduced No Claim Bonus.

The role of Ray White Insurance (RWI) and your Ray White real estate agency in relation to the insurance RWI role and remuneration: RWI is authorised by Allianz as its authorised representative to arrange and provide general advice on this Insurance. RWI receives a commission from Allianz if you buy this insurance (including renewals) and for some variations, which increase the premium payable. RWI may receive a profit share commission from Allianz for certain insurance arranged by it (or renewed) with Allianz in each calendar year if certain criteria are met, including number of sales. Allianz also reimburses us for marketing costs incurred by us to promote its products. This is capped at a percentage of the premium on all policies we arrange for Allianz in the prior calendar year. Where you have been referred to RWI by a third party, RWI may pay them a part of its commission. Ask us for more details before we provide you with our services.

Complaints Or Disputes

If you have a complaint or dispute, contact Allianz on 1300 300 573. If Allianz cannot resolve it for you, it will refer you to its Internal Dispute Resolution Service without cost to you. You can ask Allianz for details of its complaints and dispute resolution procedures.

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