Are you properly covered?

Cover, premiums and limits can differ from insurer to insurer. That is why it is important landlords and property professionals make an informed decision when choosing the most suitable protection for an investment property.

Our RentCover Ultra policy offers extra protection not typically covered in standard contents policies.

Use the below checklist to compare insurers and determine what cover is right for you...

Feature	EBM RentCover	Alternate provider
Denial of access Protection for lost rent when a tenant disregards an eviction notice and refuses to leave the property after it has expired.	☑ **Excess** $0 **Cover** Up to 52 weeks	☐ $ Excess Cover
Death of a tenant Protection for lost rent after the death of a tenant, including murder and suicide.	☑ **Excess** $0 **Cover** Up to 52 weeks	☐ $
Loss of rent (rent default) Protection during hardship and when a tenant stops paying rent or has left unexpectedly.	☑ **Excess** $0 **Cover** Up to six weeks	☐ $
Loss of rent (repairs) Protection during repairs when a property is uninhabitable following tenant damage or insured events.	☑ **Excess** $0 **Cover** Up to 52 weeks	☐ $
Accidental & intentional tenant damage Covers damage to contents and building.	☑ **Excess** $400 per event **Cover** Up to $70,000	☐ $
Malicious tenant damage Covers malicious damage to contents and building.	☑ **Excess** $400 per claim **Cover** Up to $70,000	☐ $
Water damage Covers damage to contents by water, including from overflowing basins and bursting pipes.	☑ **Excess** $200 **Cover** Up to $70,000	☐ $
Fire damage Covers damage to contents by fire or explosion, including arson by the tenant.	☑ **Excess** $200 **Cover** Up to $70,000	☐ $

Periodic tenancies

EBM RentCover offers protection for lost rent during periodic tenancies
Check your insurer offers cover when a tenant is on a fixed-term or month-to-month lease.

Feature	EBM RentCover	Alternate provider
Storm damage Covers damage to contents caused by rain, cyclone, storm and flood.	☑ **Excess** $200–$500 **Cover** Up to $70,000	☐ $ Excess Cover
Theft by tenant Covers theft by the tenant, impacting both building and contents.	☑ **Excess** $400 **Cover** Up to $70,000	☐ $
Pet damage Covers damage to contents and building caused by a tenant's domestic pet kept at the property, including those not named on the lease.	☑ **Excess** $400 per event **Cover** Up to $70,000	☐ $
Drug lab clean-up Covers damage to contents and building caused by meth labs and hydroponic set-ups.	☑ **Excess** $400 **Cover** Up to $70,000	☐ $
Legal liability Protection when you are found legally liable for an incident, including tenant injury.	☑ **Excess** $0 **Cover** Up to $30 million	☐ $
Legal expenses Covers court and tribunal fees for loss of rent claims.	☑ **Excess** $0 **Cover** Up to $5,000	☐ $
Change of locks Covers losses when a tenant is evicted by the sheriff or bailiff, and the locks need to be changed.	☑ **Excess** $0 **Cover** Up to $250	☐ $
Tax audit Covers costs of an audit in connection to the ownership of the insured property.	☑ **Excess** $0 **Cover** Up to $1,000	☐ $

Our RentCover Platinum policy offers all the listed features, as well as cover for building damage caused by insured events. **Cover: up to the nominated sum insured.**

Excess:


Storm – $200


Flood – $200–$500


Fire – $200


Cyclone – $500


Earthquake or tsunami – $250

All other insured events not listed above will incur a $200 excess.

For a full list of cover, visit RentCover.com.au or call 1800 661 662

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