



Property Investment Protection

The wise choice for the smart Investor

QUALITY POLICY COVERAGE • EXPERIENCED STAFF • EXPRESS CLAIMS SERVICE

FEATURES & BENEFITS

Rent Default — as a result of your tenant:

• Suffering hardship	Up to	\$18,000
• Absconding	Up to	\$18,000
• Failing to give vacant possession	Up to	\$18,000
• Defaulting on rent	Up to	\$18,000

Loss of Rent — following:

• Death of sole tenant (Any location)	Up to	52 weeks
• Murder/Suicide/Government Order	Up to	104 weeks
• Prevention of Access following defined peril loss	Up to	104 weeks

Damage as a result of [including by tenants]:

• Accidental, Deliberate, Malicious Damage	Up to	\$70,000
• Theft	Up to	\$70,000
• Defined Perils including Flood	Up to	\$70,000
• Pet Damage	Up to	\$70,000

Other Features & Benefits

• New for Old up to 20 years – incl. floating floors, wall coverings & carpets	
• Scorching	Covered
• Periodic Tenancy, lease continuation	Covered
• Illegal drug lab clean up	Up to \$ 60,000
• Legal Expenses	Up to \$ 10,000
• Contents in the open Air	Up to \$ 10,000
• Replacement of Locks	Up to \$ 1,000
• Tax Audit	Up to \$ 1,000
• Representation Costs	Up to \$ 500
• Removal of goods & storage	Up to \$ 500
• Legal Liability	\$ 20,000,000

WANT TO COMPARE US

ON LOSS OF RENT SECTION A?

Here is how:

Sum Insured ÷ Weekly Rent = Weeks Covered

Example — \$600 weekly Rent.

\$18,000 ÷ \$600 = up to 30 weeks cover

Our premium will cover you automatically on rent up to

\$1,500
PER WEEK.

\$50 STRATA FASTER

An optional extra

Tired of waiting for damage to be repaired while the Strata argue over who should pay for damage in your investment property?

Our new “Strata Faster” option can be added to your policy, and we will pay the claim to fix the damage straight away.

No more hassles for you or your Property Manager

- Repairs carried out immediately
- No rental or tribunal disputes over unresolved damage
- We sort out the details with the Strata/Building Insurer

CoverWise Claim Excess

Loss of Rent	No Excess
Malicious / Deliberate Damage	\$200 per claim
Accidental Loss or Damage	\$200 per event (max 2 excesses)
Fire – Flood – Storm Damage	\$200 per claim
Liability	No Excess
Earthquake	\$500 per claim

CLAIMS SERVICE

We have claims authority—that means we can settle claims quickly. **Less delay for you and your property manager.**

We pride ourselves on personalised service, contact us directly:

1800 875 375 admin@costellowebster.com

IMPORTANT

It is important that you read and consider the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) available on our website - www.costellowebster.com - before deciding if **CoverWise** Property Investment Protection is right for you.

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