

Your Landlord Insurance Product Comparison at a Glance (Building and Contents)

This product comparison table is intended to provide a snap shot of the policy coverage available through Insurance4Earth. It provides a description of risks that are covered, those that are not covered, including additional benefits and optional covers. **It does not provide a complete statement of the cover offered, any exclusions under the policy, or conditions and/or all limits that may apply under each type of Cover.** You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for full details.

Policy Coverage	Listed Events	Accidental Damage
Accidental Destruction, Loss or Damage	x	✓ Accidental Damage covers any loss or damage that is not specifically excluded under the policy along with any Additional Benefits noted below
Listed Events:	✓ A Listed Events policy covers those events listed in the policy along with any Additional Benefits noted below	✓
Accidental Loss or Damage by your Tenant	x	✓
Deliberate / Intentional Damage	✓	✓
Malicious Damage / Vandalism	✓	✓
Fire / Explosion	✓	✓
Flood	✓	✓
Smoke	✓	✓
Lightning / Thunderbolt	✓	✓
Earthquake / Tsunami	✓	✓
Burglary or Housebreaking	✓	✓
Theft	✓	✓
Escape of Liquid	✓	✓
Electric Motor Burnout	✓ Less than 7yrs	✓ Less than 15yrs
Broken Glass & Similar	✓	✓
Riots or Civil Commotion	✓	✓
Industrial or Political Disturbances	✓	✓
Impact by Aircraft / Spacecraft	✓	✓
Impact by Falling Tree	✓	✓
Impact by Falling TV / Antenna / Power Pole	✓	✓
Impact by Animal / Bird	✓	✓
Impact by Vehicles / Watercraft	✓	✓
Storm / Rainwater / Hail / Wind	✓	✓
Storm Surge	✓	✓
Landslide or Subsidence	✓	✓
Power Surge	✓	✓

Policy Coverage	Listed Events	Accidental Damage
Animal Damage – Not Normally Kept at Situation	✓	✓
Additional benefits		
Mortgagee Discharge Costs following Total Loss	✓ \$1,000	✓
Demolition & Removal of Building Debris	✓ Limit 10% of buildings Sum Insured (SI)	✓ Limit 15% of buildings Sum Insured (SI)
Architect/Surveyor/Engineer - Rebuilding Fees	✓ Limit 10% of buildings SI	✓ Limit 15% of buildings SI
Catastrophe or Emergency Declared	✓ Limit 10% of buildings SI	✓ Limit 15% of building SI
Gates / Fences / Walls – Flood / Storm / Rainwater / Hail / Wind	✓	✓
Automatic Contents Cover – In Addition to Contents SI	✗	✓ Limit \$10,000
Professional Fees – Preparation of Claim	✗	✓ Limit lesser of 20% of Claim or \$5,000
Removal of Contents Debris	✓ Limit 10% of contents SI	✓ Limit 15% of contents SI
Damage to Body Corporate Building – Malicious Damage / Vandalism	✓ Limit \$10,000	✓ Limit \$25,000
Sum Insured Uplift During Policy Period	✓ 0.5% increase per month	✓ 0.5% increase per month
Automatic Reinstatement of SI following a Partial Loss	✓	✓
Removal of Trees - Following an Impact	✓	✓
Pet Damage	✓ Limit \$2,500	✓ Limit \$2,500
Removal Costs Incurred in order to Repair Damage – Following Storm / Storm Surge	✓	✓
Tax Audit	✗	✗ Hollard ✓ Blue Zebra - Limit \$5,000
Loss or Damage Caused by Defects or Faulty Design/Workmanship – Storm / Storm Surge / Flood / Rainwater / Hail / Wind	✓	✓
Keys and Lock Replacement	✓ Limit \$500	✓ Limit \$1,000
Meeting Government & Local Authority Bylaws	✓ Limit \$25,000	✓ Limit \$50,000
Locating the Source of Escaped Liquid	✓	✓
Compensation for Reduced Floor Space – Government / Local Authority	✓ Limit buildings SI	✓ Limit buildings SI
Buildings Undergoing Renovations, Construction or Alteration	✓ Limit \$100,000	✓ Limit \$100,000
90 Day Un-occupancy Period (Excluding Holiday Lettings)	✓	✓
Building Sum Insured Safeguard/Safety Net	✗ Hollard ✓ Blue Zebra - Limit 10% of buildings SI	✗ Hollard ✓ Blue Zebra - Limit 15% of buildings SI

Policy Coverage	Listed Events	Accidental Damage
Limits of Cover		
Unspecified Contents	✓ Limit \$20,000 per item	✓ Limit \$20,000 per item
Professional Office at Home	✓ No sublimit	✓ No sublimit
Fixed Floor / Wall / Ceiling Coverings	✓ No sublimit	✓ No sublimit
Domestic Jetties / Wharves / Pontoons	✓ No sublimit	✓ No sublimit
Fixed Exterior Blinds and Awnings	✓ No sublimit	✓ No sublimit
Building materials	✓ Hollard - Limit \$5,000 ✓ Blue Zebra - Limit \$2,000	✓ Hollard - Limit \$5,000 ✓ Blue Zebra - Limit \$2,000
Carpets / Drapes / Curtains	✓ No sublimit	✓ No sublimit
Strata Title Unit - Landlord's Fixtures and Fittings	✓ Limit \$20,000 per item	✓ Limit \$20,000 per item
Clothing / Pedal Cycles / Surfboards / Sailboards / Surf Skis	✓ Limit \$2,000	✓ Limit \$2,000
Contents in the Open Air	✓ Hollard - No sublimit ✓ Blue Zebra - Limit \$5,000	✓ No sublimit
Optional Covers		
Theft by Tenant	Optional Limit SI	Optional Limit SI
Legal Costs	✓ Limit \$2,000	✓ Limit \$5,000
Loss of Rent	Optional Weekly rent, Limit 12 months	Optional Weekly rent, Limit 24 months
Property Unliveable or Untenantable	✓ Limit SI	✓ Limit double SI
Prevention of Access	✓ Limit SI	✓ Limit double SI
Cover Extension After Repair/Replacement – Long Term Rental	✓ Limit 2 weeks	✓ Limit 2 weeks
Rent Default	Optional Limit \$8,000	Optional Limit \$12,000
Vacating without Notice	✓	✓
Stops Paying Rent	✓	✓
Legal Eviction of Tenant	✓	✓
Notice to Leave	✓ Limit 2 weeks rent	✓ Limit 2 weeks rent
Death of Tenant	✓ Limit 6 weeks rent	✓ Limit 6 weeks rent
Hardship - RTT	✓ Limit 6 weeks rent	✓ Limit 6 weeks rent
Legal Costs	✓ Limit \$2,000	✓ Limit \$5,000

Policy Coverage	Listed Events	Accidental Damage
Re Letting Expenses – in excess of Bond Money	✘	✔ Limit \$500
Legal Liability		
Legal Liability Cover	✔ Limit \$20,000,000	✔ Limit \$20,000,000
Continued Liability Cover after Total Loss	✔ Limit 6 months	✔ Limit 6 months
Buildings Undergoing Renovations, Construction or Alteration	✔ Limit \$100,000	✔ Limit \$100,000
Expenses Incurred in Attending Court	✔	✔