

Allianz Landlord Insurance cover

You deserve the right protection for your investment property and the belongings that you provide for your tenants. That is why National Seniors has selected Allianz Australia Insurance Ltd as its trusted insurance provider. With Allianz Landlord Insurance¹ we offer reliable, comprehensive cover ensuring that your property is in safe hands.

You have worked hard to establish your investment property and the regular income that it provides. So, in the unlikely event that something should go wrong, Allianz Landlord Insurance gives you the confidence that comes with the knowledge that your investment property is covered.

Key features

Insured events	Buildings	Contents
Accidental breakage of glass	✓	✓
Earthquake	✓	✓
	\$250 additional excess	\$250 additional excess
Explosion	✓	✓
Fire or smoke	✓	✓
Impact damage	✓	✓
Lightning or thunderbolt	✓	✓
Malicious acts	✓	✓
Riot or civil commotion	✓	✓
Storm, rainwater or run-off	✓	✓
Theft, burglary or house breaking & entering	✓	✓
Tsunami	✓	✓
	\$250 additional excess	\$250 additional excess
Water or other liquid damage	✓	✓
Other benefits	Buildings	Contents
Automatic indexation of sums insured	✓	✓
Contents in open air at the risk address	✗	✓ Up to \$200
Continuation of cover when you are selling your buildings	✓	✗
Fusion of electrical motors	✓	✓
Landlord contents ²	✓	✗
Legal liability - cover for injury to other people or their property	✓	✗
	Up to \$10 million	
Mortgage discharge costs	✓	✗
	Up to \$2,000	
Reinstatement of sum insured after a loss	✓	✓
Removal of debris, professional rebuilding fees and extra costs of complying with building regulations	✓	✓

¹ These features are subject to terms, conditions and exclusions. Please refer to the relevant Product Disclosure Statement (PDS) for details of the cover provided for each feature.

² Restricted amount (up to \$10,000) if only building cover is purchased.

Rental costs after an insured event	✓ Up to 12 months	✗
Replacement of locks or cylinders	✓ Up to \$500	✓ Up to \$500
Rainwater tanks and solar water heater	✓ Up to \$5,000 ³	✗

Optional additional covers

Rent default & Theft by tenant

Rent default

- Lesser of 15 weeks rent or \$10,000 or until payment of rent recommences
- Departure of the tenant from the building without notice – lesser of 6 weeks rent or \$10,000 or until rent payments recommence
- Death of a sole tenant – lesser of 6 weeks rent or \$10,000, or until another tenant takes up residence in the building
- Tenant hardship – lesser of 6 weeks rent or \$10,000, or until another tenant takes up residence in the building

Theft by tenant

- Covered up to the buildings and/or contents sum insured

Strata title mortgage protection⁴

Landlord Workers' Compensation⁵

Want to know more?

The above information is only a summary of the cover provided by the policy. We strongly recommend that you carefully read the Product Disclosure Statement for detailed information about our Landlord Insurance cover.

Allianz Insurance Limited (Allianz) AFS Licence No: 234708, ABN 15 000 122 850 of 2 Market Street, Sydney NSW 2000 is the underwriter of this insurance. In arranging for this insurance, National Seniors Australia acts as an agent for Allianz, not as your agent. The information contained in this guide is a summary only. We do not advise you whether the insurance is appropriate for your personal objectives, financial situation or needs. To decide if it is appropriate for you, please carefully read the relevant Product Disclosure Statements which are available from National Seniors Australia. If you purchase this policy, we will charge you an agreed premium, including any relevant taxes and charges. If you buy Allianz Landlord Insurance cover, National Seniors Australia may be paid a commission of up to 25% of the premium.

³ This amount is after any applicable deductions under government and/or council rebate schemes.

⁴ This cover only applies if the building is part of a strata title development.

⁵ Landlord Workers' Compensation is only available in ACT, TAS and WA.