terri scheer

Australia's Leading Landlord Insurance Specialist

Holiday Rental Landlord Insurance

At Terri Scheer, we have been providing specialist cover for over 25 years. We are Australia's leading landlord insurance specialist, trusted to insure over 300,000 landlord properties.

As insurance specialists, we understand what's most important to landlords and offer cover for many tenant-related risks, including loss of rental income, tenant damage and pet damage.

More than 15,000 Property Management offices across Australia have landlords who have used Terri Scheer insurance as part of their all-inclusive service to landlords. Whether you're a first-time investor or an experienced property investor, Terri Scheer gives you the confidence that your property's in safe hands.

What's Covered

Our Scheer Short Stay Policy provides cover for tenant-related risks including loss of rental income and loss or damage to your contents and building by a tenant in short stay rentals, including holiday rentals.

Loss of Rental Income

Covers you from loss of rental income as a result of scenarios such as those listed below. Provides coverage for:

- Premises becomes untenantable due to malicious damage to the building caused by the tenant – up to 52 weeks rent, but no more than $50,000 in any one period of insurance
- Failure to give vacant possession – up to 26 weeks rent, but no more than $25,000 in any one period of insurance
- Death of a tenant or member of their family dies unexpectedly during their period of stay – up to 12 weeks rent, but no more than $12,000 in any one period of insurance
- Premises left untenantable solely due to damage to your contents caused by an insured event listed in Section 2 of the policy – up to 6 weeks rent, but no more than $6,000 in any one period of insurance
- Legal Expenses for an insured event under section 1 of the policy – up to $5,000

(There is no weekly rent limit)

Contents*

Covers those furnishings you forget, like curtains, carpets, blinds and light fittings. Provides coverage for:

- Tenant damage
- Damage by domestic pets – up to $5,000 (per period of insurance)**
- Flood, storm or rainwater damage.
- Damage from scorching to carpet – up to $1,000 (per period of insurance)**
- Theft, fire (including bushfire) or explosion, electric motor burnout, lightning, earthquake or tsunami and impact

We do not insure you for bushfire, storm, flood or tsunami in the first 72 hours of your policy. Very limited exceptions apply. Please read the PDS for more detail. **The limits described for pet & scorching are combined limits between Contents and Building (tenant damage).

Building (tenant damage)*

Covers your building against: loss or damage caused by tenants, their family or their invited guests. Provides coverage for:

- Tenant damage
- Damage by pets – up to $5,000 (per period of insurance)**
- Damage from scorching to sections of bench or vanity tops – up to $1,000 (per period of insurance)**

*Cover under Contents and Building (tenant damage) is limited to a combined amount of $70,000 unless otherwise agreed and shown on your policy schedule. **The limits described for pet & scorching are combined limits between Contents and Building (tenant damage).

Other included benefits

If a claim for loss of rent is covered you may also be able to claim for the following:

- Reletting expenses that exceed the bond – up to $500 during any one period of insurance
- Removal and storage of goods required by the Act – up to $5,000
- Representation costs of your property manager obtaining a court order – up to $500
- Change of locks – up to $250

Legal Liability

This policy covers your legal liability as the landlord and owner of the property. Limit of Indemnity $20,000,000.

Like all insurances, limits, conditions and exclusions apply. Read the Product Disclosure Statement for full details.

Premiums and Excesses

New Business Policy Premiums*

South Australia	$419	Tasmania	$415
Western Australia	$425	New South Wales	$535
Victoria	$429	Northern Territory	$409
ACT	$435	Queensland	$469

*New business policy premiums apply to policies issued on or after 02/08/2026 with an effective date on or after 01/09/2026. Pricing subject to change

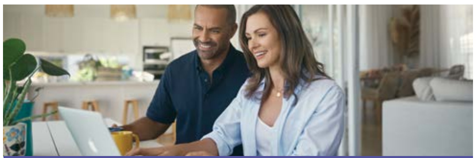
Excess Chart

Type of Claim	Excess
Loss of Rent	No excess
Tenant Damage	$500 per claim
Scorching or Pet Damage	$250 per claim
Earthquake or Tsunami	$200 per claim
Additional benefits in Section 1, Liability	No excess
Other Claims	$100 per claim

Range of Cover Options

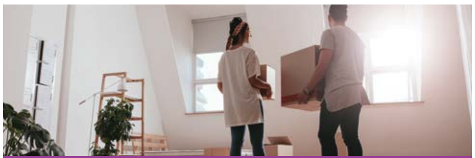
Landlord Insurance

Cover for tenant-related risks including loss of rental income and loss or damage to the contents and building by the tenant in residential tenancies.



Holiday Rental Insurance

Cover for tenant-related risks including loss of rental income and loss or damage to the contents and building by a tenant in short stay rentals, including holiday rentals.



Building Insurance

Covers your building for loss or damage resulting from events such as fire (including bushfire) or explosion, storm or rainwater and flood, as well as loss or damage caused by tenants as covered in this policy.

Scan the QR code to get a quote

Insurance issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Terri Scheer. Read the Product Disclosure Statement before buying this insurance. Go to terrischeer.com.au for a copy. The Target Market Determination is also available. TS00134 02/08/2026 A