

terri scheer

Australia's Leading Landlord Insurance Specialist

Building Insurance

At Terri Scheer, we have been providing specialist cover for over 30 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 damage from unexpected events.

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 Landlord Residential Building Insurance Policy provides cover for events that damage your building as well as loss or damage caused by tenants or unknown persons.

Damage from events

Covers your property against loss or damage caused by:

- Fire (including bushfire) or explosion
- Storm or rainwater
- Flood
- Escape of Liquid
- Lightning
- Earthquake or tsunami
- Impact
- Accidental glass breakage
- Oil leakage from any heater
- Riot, civil commotion or public disturbance
- Electric motor burnout
- Accidental loss or damage

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.

Tenant damage

Covers your property against loss or damage caused by tenants, the tenant's family, or the tenant's invited guests.

Loss of rental income

Up to 52 weeks.

If your building is damaged by an insured event and becomes untenantable for more than 7 days, we'll cover your loss of rent for up to 52 weeks, or until the property becomes tenantable or re-let, whichever occurs first and, no more than $50,000 per year for holiday rental properties.

Legal Liability

We cover your legal liability for an occurrence that causes death or bodily injury to other people, or damage to other people's property, up to the limit of $20,000,000.

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

Claims

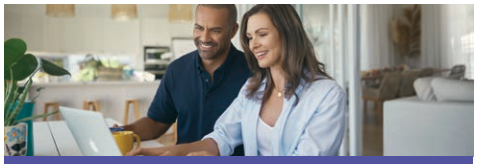
Our online claim tool makes the process as fast and easy as possible.

Range of Cover Options



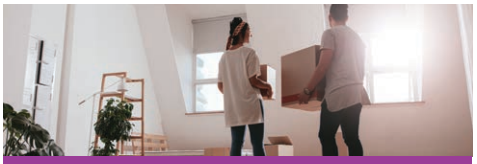
Landlord Insurance

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. This content applies to policies with a start date on or after 17 August 2025. TS00008 10/06/2025 B