

Application Form - Landlord Residential Building Insurance

This form must be completed by the property owner. Simply complete both sides of this form and return it to Terri Scheer or apply online at terrischeer.com.au. First, read the Important Notice - Duty of Disclosure on the back of this form.

Applicants for the Landlord Residential Building Policy must meet the following eligibility criteria:

- Your property is used for residential rental accommodation only (business use by your tenant is not permitted)
- Your property is freestanding on its own title (eg not a duplex, townhouse, unit or apartment) (unless all other properties on the same title are also owned by you and insured through Terri Scheer)
- Your property is not on more than 2 acres (8000sqm) of land
- Your property is not heritage listed
- Your property is not strata titled
- Your property is in good condition (this includes but is not limited to – there are no blocked gutters, the roof is not rusted, your building is not infested with vermin, there is no termite damage)
- Your property has been re-plumbed and re-wired in the last 20 years – if your property is over 100 years old
- Your property is not be above the 26th parallel in Western Australia

My property meets all of the eligibility criteria stated above: **Yes** **No**

If no, unfortunately we are unable to insure this property.

Is your property managed by a Licensed Real Estate Agent/Property Manager? Yes No

If yes, please provide details:

Office: _____

Property Manager Name: _____ Phone: _____

Which date would you like your policy to start from? _____ Note: Insurance cover cannot be backdated

Your Details (Landlord)

First name: _____ Surname: _____ Date of Birth: _____

Address: _____

Email: _____ Phone: _____

Your Property Details

Address: _____

Is there any common property? Yes No

Dwelling type: House Townhouse/Unit
(one owner owns all dwellings on the title and they are all residential rentals)

Construction type: Brick Brick Veneer Stone Other (please specify): _____

Is the property a holiday or short term rental property? Yes No

Mortgagee: _____

Is the property currently tenanted? Yes No

If yes, has the tenant been more than 14 days (7 days in QLD & ACT) in rent arrears in the past 2 months? Yes No
(If yes, loss of rent and tenant damage is not covered until the tenant is out of arrears for 2 consecutive calendar months)

Year Built: _____ Weekly Rent: \$ _____

Building Sum Insured

Please insure my building for a replacement value of: (includes reasonable and necessary costs of demolition and removal of debris and reasonably approved professional fees) \$ _____

Please nominate your excess option \$500 \$1,000

Insurance history and other information you need to disclose to us

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|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|
| 1. Have you or anyone to be insured under the policy ever been declined insurance, declined renewal on a policy or had special terms or conditions imposed on insurance? | Yes | No |
| 2. During the past 5 years, have you or anyone to be insured under the policy had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000? | Yes | No |
| 3. In the last 5 years, have you or anyone to be insured under the policy been charged with or convicted of an act or offence in relation to theft or fraud? | Yes | No |
| 4. Are you or anyone to be insured under the policy aware of any existing circumstances that may lead to a claim under this policy? | Yes | No |
| 5. In the past 2 months, has the tenant been behind in their rent for more than 14 days, or 7 days if your property is located in QLD or the ACT?
(If yes, loss of rent and tenant damage is not covered until the tenant is out of rent arrears for two consecutive months) | Yes | No |
| 6. Has your tenant or property manager advised you that the tenant has lost their job or had their hours reduced as a result of COVID-19? | Yes | No |

If you answered **yes** to any question above please provide details (if you require more space please attach a separate sheet)

Combined Policy Discount

If you hold an existing Landlord Preferred or Scheer Short Stay policy on this property, please provide the policy number as you may be eligible for a discount on your building insurance premium.

Policy number:

Payment Method (please select from the following three options):

Please send all invoices and documentation to me by post

Please send all invoices and documentation to me at the email address listed above

Please send all invoices and documentation to my agent for payment

I/We authorise Vero Insurance and its agent Terri Scheer Insurance Pty Ltd to obtain and use my/our personal information as set out in the Privacy Statement.

Property Owner's Name:

Signature:

Date:

Must be signed by the Property Owner who will be the policy holder.

Important Notice

Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- ◆ Reduces the risk we insure you for; or
- ◆ Is common knowledge; or
- ◆ We know or should know as an insurer; or
- ◆ We waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.