



PHONE 1300 650 255

Apply

## Essentials

### Protect your investment property against damage or theft by tenants

#### Landlord Building and Contents

- Combined policy discounts available, including a saving of 10% when combining building and contents on the same policy
- Flexibility to reduce your premium by increasing your excess
- Pay by the month at no extra cost.

There are 2 levels of cover that landlords can choose from for building and/or contents:

- Essential Care - basic level protection against loss or damage
- Quality Care - cover for a wider range of events, with additional benefits.

#### Landlord Extras

Optional added cover beyond either Essential Care or Quality Care offering protection against:

- Theft and malicious damage by unruly tenants
- Loss of rent and legal expenses due to tenant default.

#### Landlord Protection Insurance

If you don't need standard building or contents cover or if you are a strata, group or community title investment property owner, Landlord Protection is available as stand-alone insurance. This separate cover protects your building against malicious acts and theft by your tenants as well as loss of rent under a written agreement.

#### Take advantage of multiple discounts

No matter what insurance type or level of cover you choose, you could qualify for a discount if you:

- Combine building and contents cover in one policy
- Are aged over 50 years
- Select a higher than standard excess
- Qualify for a no claims bonus
- Have deadlocks and window locks on your home or a burglar alarm installed.

#### Did you know?

You can also work out how much to insure your home and contents for by using our:

- [Home Building calculator](#)
- [Contents calculator](#)



<http://www.westpac.com.au/personal-banking/insurance/home-contents/landlord-insurance/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

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## [Protecting my assets](#)

- [I want to protect my belongings](#)
- [What if something happens to my car?](#)
- [What if something happens to my home?](#)
- [More Insurance solutions](#)

### Things you should know

The features and benefits contained in the Westpac Home and Contents Insurance Product Disclosure Statement including policy wording (dated 3 October 2009), are available to new customers from 3 October 2009 and first become available to existing Home and Contents Insurance customers upon the next renewal of their policy on or after 3 October 2009.

This insurance product is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). Before making a decision about this insurance, you should consider the Product Disclosure Statement (PDS) and policy wording and whether it is appropriate for you. This policy is subject to conditions, limits and exclusions on cover, which are explained in the PDS policy wording. This policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL as issuer) has any liability in connection with the policy or this information. In some states, the Domestic Workers Compensation cover is issued and guaranteed only by Allianz Australia Insurance Limited ABN 15 000 122 850.



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## Features

### Landlord Building, Contents and Landlord Extras.

Key benefits	Essential Care	Quality Care	Optional Landlord Extras (taken in addition to Quality or Essential Care)
Fire, storm, flood, burglary and malicious acts	✓	✓	NA
Electrical motor burnout	✗	Motors up to 15 years	NA
Accidental breakage of glass	✗	✓	NA
Legal liability cover	\$20 million	\$20 million	NA
Landlord fittings (light fittings, carpets and window coverings) under building insurance	✗	✓ Up to \$20,000	NA
Loss of rent if the home is unliveable following loss or damage up to 12 months	✗	✓ Up to 10% of the sum insured	NA
Malicious acts by your tenant	✗	✗	✓ Up to the building and/or contents sum insured
Theft by your tenant	✗	✗	✓ Up to the building and/or contents sum insured
Loss of rent due to tenant default	✗	✗	✓



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Key benefits	Essential Care	Quality Care	Optional Landlord Extras (taken in addition to Quality or Essential Care)
			Up to \$1000 per week for up to 10 weeks

## Landlord Protection

Feature	Limits
Malicious acts by your tenant	<ul style="list-style-type: none"> <li>For building \$60,000.</li> <li>For Landlord light fittings, fixed carpets and window coverings \$20,000</li> </ul>
Theft by your tenant	<ul style="list-style-type: none"> <li>For building \$60,000.</li> <li>For Landlord light fittings, fixed carpets and window coverings \$20,000</li> </ul>
Loss of rent due to tenant default	Up to \$1000 per week for up to 10 weeks

## Additional benefits for Strata, Group or Community Title properties

Feature	Limits
Legal liability cover	\$20 million
Loss of rent if the home is unliveable following loss or damage up to 12 months	Up to \$1,000 per week to a maximum of 52 weeks
Landlord fittings (light fittings, carpets and window coverings)	Up to \$20,000

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## How to claim

### Customers affected by the December hailstorms.

Westpac Home and Contents Insurance policies provide storm and hail cover. If you're affected by the December hailstorms [find out more information here](#).

### Claims

- Call us immediately on 1300 369 989 - this is the fastest way to claim
- If you prefer to lodge a written application yourself, you can download the [Landlord Insurance claim form \(PDF 138kb\)](#) and send it to us, with supporting documentation
- Advise the police immediately if the damage is malicious
- Do not allow anyone to repair the property until we have had a chance to inspect it.

### Provide us with the following information

We may need copies of the following so we can assess your claim promptly:

- Current tenancy agreement
- A copy of the tenancy agreement for the new tenants (if applicable)
- Rental payment receipts
- Confirmation of your entitlement under the Rental Bond Board
- Receipts for any expenses you have paid, such as cleaning.

It may not be necessary to complete a claim form yourself when you claim. However, if required you can download the [Landlord Insurance claim form](#) and send it to:

Westpac General Insurance Limited  
Home and Contents Claims  
GPO Box 4451  
Sydney NSW 2001

### *Making a claim over the phone*

Stage	Description
1	Call us on 1300 369 989 Select option 1 for home and contents, then option 1 for new and existing claims
2	If you are eligible to claim, we will complete and lodge your claim over the phone
3	We will send you a letter confirming what we require from you, your case number and if required a claim form
4	Send us your supporting documents and if you were sent a claim form, the completed claim form



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## How long does it take to settle a claim?

We will settle your claim within 10 business days after we have received your documentation, providing no further information is required.

## Insurance claim help

If you need assistance, or want to track your claim, call us on 1300 369 989 and quote your case number.

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## Links

- > <http://www.westpac.com.au/personal-banking/insurance/home-contents/landlord-insurance/landlord-home-contents-apply-now/>
- > Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- > Contents calculator  
<http://www.homecontents.com.au/index.php?p=17&u=44>
- > find out more information here  
<http://www.westpac.com.au/personal-banking/insurance/covered-means-covered-lp/>
- > Home and Contents Insurance Product Disclosure Statement (PDF 484kb)  
[http://www.westpac.com.au/docs/pdf/pb/FSR\\_HomeContentInsPDS.pdf](http://www.westpac.com.au/docs/pdf/pb/FSR_HomeContentInsPDS.pdf)
- > Home Building calculator  
[http://secure.cordell.com.au/valuer\\_residential/index.php?p=60&from\\_admin=1](http://secure.cordell.com.au/valuer_residential/index.php?p=60&from_admin=1)
- > I want to protect my belongings  
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-assets/protect-my-belongings/>
- > Landlord Insurance claim form (PDF 138kb)  
<http://www.westpac.com.au/docs/pdf/pb/landlord-claim-form>
- > More Insurance solutions  
<http://www.westpac.com.au/personal-banking/insurance/solutions/>
- > online PDF conversion tools  
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- > Protecting my assets  
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-assets/>
- > What if something happens to my car?  
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-assets/something-happens-to-my-car/>
- > What if something happens to my home?  
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-assets/something-happens-to-my-home/>



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