



Australia's Leading
Landlord Insurance Specialist



**Professionally
Managed** Properties



terrischeer.com.au

Landlord Preferred Policy

The Terri Scheer Landlord Preferred Policy provides cover for permanently tenanted properties, including:

- ◆ Loss of rent
- ◆ Loss or damage - Contents
- ◆ Loss or damage - Building (tenant damage)
- ◆ Tax Audit
- ◆ Legal Liability

Policy Premiums ⁺			
South Australia	\$299	Tasmania	\$274
Western Australia	\$300	New South Wales	\$381
Victoria	\$304	Northern Territory	\$339
ACT	\$310	Queensland	\$329

⁺Price 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 and Tax Audit	No Excess
Other Claims	\$100 per claim

Landlord Residential Building Insurance

Our Residential Building Insurance policy provides cover for the particular risks landlords face.

Flood cover

Cover for your building against flood from rising rivers, creeks and dams is automatically included.

Other key areas of cover

Your building is also covered against more common perils including storm and water damage, fire, theft, impact damage and electric motor burnout.

Loss of rent

If your house is damaged by an insurable event and it can't be tenanted, you'll have peace of mind knowing that your rental income is protected. If any insurable damage makes your property untenable, then not only will we cover the repair costs, but we'll also pay your loss of rent for up to 52 weeks, or until the property is liveable again, whichever occurs first.

Building cover is not available in postcode ranges 6701 to 6999.

Scheer Short Stay

The Scheer Short Stay Policy is for landlords whose properties are used for short-term or holiday rentals. If you decide to rent out your property for a longer fixed-term, you will also be covered for loss of rent. For one premium you'll have access to flexible insurance cover for properties with either long or short term tenants. Cover includes:

- ◆ Loss of rent - for short and long term tenancies
- ◆ Loss or Damage - Contents
- ◆ Loss or Damage - Building (tenant damage)
- ◆ Legal Liability
- ◆ Tax Audit

Policy Premiums [^]			
South Australia	\$320	Tasmania	\$305
Western Australia	\$319	New South Wales	\$405
Victoria	\$325	Northern Territory	\$365
ACT	\$333	Queensland	\$359

[^]Price 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 & 6, Liability and Tax Audit	No Excess
Other Claims	\$100 per claim

When looking for a landlord insurance policy, important considerations should be the cover offered and the amount of excess you are required to pay should you ever have to make a claim. Price alone shouldn't be the only deciding factor - the old adage of getting what you pay for can apply to insurance as much as any other product. Peace of mind comes with knowing that the things most important to you will be covered in the event of a claim - along with knowing that your payment won't be eroded by high excesses.

Many Real Estate Agents have been appointed as Distributors for Terri Scheer Insurance products and are able to arrange insurance on our behalf. Alternatively, cover can be placed online at **terrischeer.com.au** or by phoning Terri Scheer Insurance on **1800 804 016**.



Company History

Terri Scheer founded Terri Scheer Insurance in 1995 after designing Australia's first insurance policy specifically for landlords. Since then our flagship product, the Landlord Preferred Policy, has received widespread acclaim from the real estate industry and landlords alike.

Terri Scheer's vision and commitment to raising industry standards has steered the company's expansion from South Australia to offices throughout Australia.

Terri Scheer Insurance is part of the Suncorp Group of companies, and is a wholly owned subsidiary of AAI Limited trading as Vero Insurance.

Contact Details

GPO Box 1619 Adelaide SA 5001 Australia

p 1800 804 016 f 1300 370 874

e customerservice@terrischeer.com.au

w terrischeer.com.au

terri scheer® insurance Pty Ltd

ABN 76 070 874 798 AFS Licence No. 218585

General Advice Warning

This advice is general and not tailored specifically for your circumstances, therefore, you cannot assume that the advice will be suitable for you. Before you apply, it is important that you read and consider the Product Disclosure Statement (PDS) and Policy Wording carefully, to make sure that you are aware of your contractual rights and obligations, the limitations on cover, and that the policy gives you the cover that you need. The PDS can be obtained by calling Terri Scheer Insurance Pty Ltd or visiting terrischeer.com.au

Insurance is arranged by Terri Scheer Insurance Pty Ltd ABN 76 070 874 798 and is issued and underwritten by AAI Limited ABN 48 005 297 807 AFS Licence No. 230859, trading as Vero Insurance.

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