



Modern
Insurance
Brokers



Landlords Protection

Do you own a residential house which is an investment property?

We provide a packaged insurance policy which protects the House, Contents, Loss of Rent and Damage from Tenants all in the one policy. We review your investment property on an individual basis and offer a premium product.

Sections of Cover

Building & Contents: Loss or damage to your insured building by a Defined Event

- Fire, explosion, lighting or thunderbolt
- Theft or attempted theft
- Flood cover
- Storm or rainwater
- Bursting, leaking, discharging or overflowing
- Impact
- Accidental glass breakage
- Vandalism and malicious acts
- Earthquake
- Riot or civil commotion

Accidental Damage: Accidental loss or damage to your Building and/or Contents

- Sudden/unforeseen/unexpected damage (E.g. spilt wine on the carpet)

Damage caused by Tenants: Damage caused by tenants to your Building and/or Contents

- Malicious damage by tenants
- Deliberate damage by tenants

Tenant Rent Default: Rent default if the tenant leaves the property without notification

- Non-payment of rent
- Breach of lease

Loss of Rent: Loss of Rent when property is uninhabitable due to loss or damage

- Property is damaged due to a fire and is uninhabitable

Liability: Legal liability cover

- Covers you against paying compensation for the death or bodily injury to another person or the loss or damage to another person's property.