



Modern  
Insurance  
Brokers



Landlords Protection

## Do you own a Strata unit which is an investment property?

Even though your Strata block may have insurance in place, there are gaps in cover from a landlord's perspective. Strata excludes carpet, temporary floor /ceiling coverings, fixed air con units and paint from their definition of "Building". Landlords insurance fills in the gaps where the Strata Plan's responsibility ends. Landlords insurance also protects you from Malicious Damage by Tenants, Loss of Rent and Tenant Rent Default.

## Sections of Cover

### **Fixtures/Fittings & Improvements:** Loss or damage to your Fixtures/Fittings & Improvements 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 Fixtures/Fittings & Improvements

- Sudden/unforeseen/unexpected damage
- E.g. Spilt wine on the carpet

### **Damage caused by Tenants:** Damage caused by tenants to your Fixtures/Fittings & Improvements

- Malicious & deliberate damage by tenants

### **Tenant Rent Default:** Non-payment of rent by tenants

- The tenant leaves the property without notification
- Breach of lease

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

- E.g. 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.