



HOST RITE INSURANCE

For Short Term Accommodation Properties

Covers Owners' Contents & Rental Income

This policy provides financial protection against some of the wrong actions of tenants and loss of rent to give you peace of mind for your investment.

This policy is designed for:

- a Short Term Accommodation flat or unit, or
- a unit in a resort or managed complex, or
- a Short Term Accommodation house if the building is insured elsewhere.

You are covered for

- Deliberate damage by Tenants
- Property owners contents
- Loss of rent arising from guest damage
- Legal liability of the Property owner in the event that you are sued by tenants or others

This is a fixed price package, priced according to the location of the property and offers fixed levels of cover. If you would like alternative levels of cover or to include the building, please contact us at HOST@HOSTRITEINSURANCE.COM.AU

If you do need to make a claim

We are here to help, with our claims team dedicated to ensuring the process is easy and trouble-free.

Our approach is to assist in the claims process to obtain the maximum benefit payable under the policy in the shortest amount of time.

Fixed Price Per State

Location	Premium
ACT	\$283
NSW	\$373
NT	\$293
VIC	\$233
SA	\$263
TAS	\$233
QLD	\$283
WA	\$263

* To increase the contents from 30,000 to \$60,000 an additional \$20 to above premiums.

To arrange cover, email us the attached proposal form to host@hostriteinsurance.com.au

www.hostriteinsurance.com.au

The information contained in this flyer is a limited summary only and not a full description of the covers. Please see the Product Disclosure Statement for the full terms and conditions (including any exclusions and limitations that apply). This policy is arranged by Ceneta Insurance Services. Ceneta is a Corporate Authorised Representative (CAR 332815) of Morris Group Investments Pty Ltd (AFSL 245374). Ceneta Insurance Services has arranged this cover with Certain Underwriters At Lloyd's via a binding authority with Morris Group Investments Pty Ltd trading as Skyline Underwriting.

Ceneta
Insurance Services

What are you covered for	Benefit	Excess
LOSS OF RENT For your loss if the premises becomes untenable due to an event insured anywhere under this policy.	\$50,000	FREE
LEGAL LIABILITY Covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property.	\$20million	FREE
DAMAGE BY TENANTS Includes Deliberate, Malicious or Intentional Damage done to the Building or Contents by the Tenant or their guests.	\$50,000	\$100
OWNERS CONTENTS This covers You for damage to the Contents caused by Defined Events including Fire, Explosion, Lightning, Theft (Third Party), Bursting/Leaking/Overflowing Guttering, Bursting Pipes or Tanks, Storm/Cyclone, Impact Damage, Riots & Civil Commotion.	\$30,000	\$100
FUSION Loss or damage to any part(s) of household electrical machines caused by electrical burnout.	\$30,000	\$100
EARTHQUAKE Protection for damage resulting from an Earthquake & Tsunami.	\$30,000	\$200

Short Stay Accommodation Unit Insurance – Application Form

My Details

Name

Address

Suburb State Postcode

Email Phone

My Short Stay Accommodation Unit

Address

Suburb State Postcode

My Managing Agent

Agent (if applic)

Address

Email Phone

Please insure my property on the Short Stay Accommodation Unit Insurance policy. Commence my cover from:

My Property Manager is / is not* authorised to deduct the payment for my Short Stay Accommodation Unit Insurance policy, from my rental account.
*(delete as applicable)

Please send / do not send* all correspondence to my Property Manager.
*(delete as applicable)

IMPORTANT** Check ONE of the following 2 boxes:

My unit is in a complex which has a permanent on-site manager or has no ground level window access, and external doors are secured by keyed deadlocks.

Or

Otherwise, all external doors & windows in the dwelling are secured by keyed deadlocks, keyed deadbolts or keypad access.

Property Owner's Signature

Date

When complete please forward your application to

HOST@HOSTRITEINSURANCE.COM.AU



Veronica Kypros is an Authorised Representative of Morris Group Investments Pty Ltd (AFSL 245374)
AR No. 1241580

extension, reinstatement or replacement is made, every matter known to You which:
You know, or a reasonable person in the circumstances could be expected to know, is relevant to Our decision whether to insure You and whether any special conditions need to apply to Your Policy.
What You do not need to tell Us for either duty
You do not need to tell Us about any matter:
that diminishes our risk;
that is of common knowledge;
that We know or should know as an insurer; or
that We tell You We do not need to know.
Who do the two duties above apply to?
Everyone who is insured under the Policy must comply with the relevant duty.
What happens if You or they do not comply with either duty?
If You or they do not comply with the relevant duty, We may cancel the Policy or reduce the amount We pay if You make a claim. If fraud is involved, We may treat the Policy as if it never existed and pay nothing.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy by calling us on 1800 776 747.

YOUR DUTY OF DISCLOSURE

Before You enter into an insurance contract with Us, the Insurance Contracts Act 1984 requires You to provide Us with the information We need to enable Us to decide whether and on what terms Your Proposal for insurance is acceptable and to calculate how much premium is required for Your insurance.

The duty applies until the Policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between the time You provide answers or make disclosure and the Relevant Time, You need to tell Us.

The Act imposes a different duty the first time You enter into the Policy with Us to that which applies when You renew, vary, extend, reinstate or replace Your Policy. We set these two duties out below.

Your Duty of Disclosure when You enter into this Policy with Us for the first time You will be asked various questions when You first apply for this Policy. When You answer these questions, You must:
give Us honest and complete answers;
tell Us everything that You know; and
tell Us everything that a reasonable person in the circumstances could be expected to tell Us.

Your Duty of Disclosure when You renew, vary, extend, reinstate or replace Your Policy
When You renew, vary, extend, reinstate or replace the Policy, Your duty is to tell Us before the renewal, variation,

PRIVACY POLICY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas.

We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

www.hostriteinsurance.com.au

Ceneta
Insurance Services

To arrange cover, email us the attached proposal form to

host@hostriteinsurance.com.au