

Location: 2a Ethie Road

BEACON HILL 2100

Risk: 001/001 Landlord Building & Contents Effective: 1/10/21

Excesses: \$300 or as shown in the policy, whichever is greater

Earthquake Excess: \$250

Named Cyclone Excess: \$500

Insured: Lena Staroselsky & Boris Staroselsky

Building Type: House

Usage: Permanent residential rental

Occupancy: Rented

Professionally Managed: No

Cover:	Sum insured:
Building	\$843,648 (Replacement)
Contents	\$5,624
Accidental Damage	

Flood Cover:

Your policy includes cover for damage caused by Flood (refer to the Product Disclosure Statement for details of this cover).

Additional benefits:	Sum Insured:
Removal of debris - Building	\$84,364
Removal of debris - Contents	\$562
Additional Building costs	\$84,364
Electrical damage: \$2,000 any one item to a maximum of	\$5,000
Mortgagee legal costs	\$10,000
Fumigation costs	\$5,000
Replacement title deeds	\$5,000
Plants, shrubs and trees	\$1,500
Environmental benefits	\$5,000
Architects and other fees	\$84,364
Tax Audit	\$2,000

Optional benefits:		Insured
Loss of Rent		
Maximum weekly rent:	\$2,200	
Excess:	\$100	
Tenants rent default		Insured
Maximum weekly rent:	\$2,200	
Excess:	\$100	
Damage caused by Tenants		Insured
Excess:	\$250	

Important Note:

1. You have the option to remove Flood cover from this policy. If you wish to remove Flood cover from your policy you will be required to notify us in writing. You can do this by completing the enclosed authority form and post, fax or email it to us.
2. Due to the location of your property there has been no additional charge added to your premium for this cover. If you remove Flood cover from this policy you will not have cover for Flood and your insurance schedule will show this limitation in your cover.
3. When building and contents are insured with us on the same policy and you remove Flood cover, you are removing Flood cover for both building and contents.

Premium	\$1756.36
ESL/FSL	\$212.07
GST	\$196.85
Government Stamp Duty	\$192.72
<b>Total Amount Payable</b>	<b>\$2358.00</b>

Risk: 001/002 Landlord Legal Liability Effective: 1/10/21

Excess: \$300

Insured: Lena Staroselsky & Boris Staroselsky

Building Type: House  
 Number of Storeys: 1  
 Usage: Permanent residential rental  
 Occupancy: Rented  
 Professionally Managed: No

Legal liability limit of indemnity: Sum Insured:  
 Any one Occurrence or series of Occurrences \$20,000,000

Premium	\$40.04
GST	\$4.00
Government Stamp Duty	\$3.96
<b>Total Amount Payable</b>	<b>\$48.00</b>