

# Landlord Residential Building Insurance

## Insurance Application Form

Protect your investment today.....

Simply complete BOTH SIDES of this form and return it to Terri Scheer today by mail or fax.



terri scheer

### Applicants for the Landlord Residential Building Policy must meet the following eligibility criteria:

- Your property must be managed by a licensed real estate agent (privately managed properties are ineligible).
- Your property must be used for residential rental accommodation only (business use by your tenant is not permitted).
- Your property must be on its own title (unless other properties on the same title are also owned by you and insured through Terri Scheer).
- Your property must not be on more than 2 acres (8000sqm) of land.
- Your property must not be heritage listed.
- Your property must not be strata titled.
- Your property must not be in poor condition.
- Your property must have been replumbed and rewired in the last 20 years if your property is over 100 years old.
- Your property must not be in the Northern Territory or above the 26th parallel in Western Australia.

My property meets these eligibility criteria  Yes  No If no, unfortunately we are unable to insure this property.

### Which date would you like your policy to start from?

Note: Insurance cover cannot be backdated

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### Your details (landlord)

Name: Mr/Mrs/Ms/Miss/Dr \_\_\_\_\_

Address: \_\_\_\_\_

Phone: Home: \_\_\_\_\_ Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

### Real Estate Agent details

Office: \_\_\_\_\_

Property Manager: \_\_\_\_\_ Phone: \_\_\_\_\_

### Property details

Address: \_\_\_\_\_

Is there any common property?:  Yes  No Year built: \_\_\_\_\_

Construction type:  Brick/brick veneer/stone  Other (please specify) \_\_\_\_\_

Is the property a holiday or short term rental property?  Yes  No

Mortgagee \_\_\_\_\_

### Building sum insured

Please insure my building for a replacement value of: (Includes debris removal and professional fees) \$ \_\_\_\_\_

GPO Box 1619, Adelaide, South Australia 5000 Fax: 1300 370 874

p: 1800 804 016

[www.terrischeer.com.au](http://www.terrischeer.com.au)

Terri Scheer Insurance Pty Ltd ABN 76 070 874 798 AFS Licence No. 218585

Before you apply, it is important that you read and consider the Product Disclosure Statement and Policy Wording (PDS) 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 you need. The PDS can be obtained by calling Terri Scheer Insurance Pty Ltd on 1800 804 016 or visiting [www.terrischeer.com.au](http://www.terrischeer.com.au). This policy is issued by Vero Insurance Limited. ABN 48 005 297 807 AFS Licence No. 230859.

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### Insurance history

Has any insurer ever declined to insure you or declined to renew your policy or imposed special terms or conditions?  Yes  No

Have you, during the past five years, had 3 or more claims under a Home or Contents policy?  Yes  No

Have you made a claim for more than \$5,000 under either of these policies?  Yes  No

If yes to any of these questions, please provide further details:

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### Other information you need to disclose to us

Have you had any criminal charges or convictions in the last 5 years?  Yes  No

If yes, please provide further details \_\_\_\_\_

Do you plan to demolish the building?  Yes  No

If yes, for what reason and when? \_\_\_\_\_

### Combined Policy Discount

If you hold an existing Landlord Preferred or Scheer Short Stay on this property, please provide the policy number as you may be eligible for a discount on your building insurance premium.

Policy number: \_\_\_\_\_

### Payment Options

<b>1. Credit Card</b> <input type="checkbox"/> VISA <input type="checkbox"/> Mastercard	Cardholder name: _____
Card No: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Signature: _____
Expiry date:     /     /     Amount paid: \$ _____	
<b>2. Cheque</b> <input type="checkbox"/> My cheque is enclosed	<b>3. Agent to Pay</b> <input type="checkbox"/> Please send invoice to my agent for payment

I/We authorise Vero and its agent Terri Scheer Insurance Pty Ltd to obtain and use my/our personal information as set out in the Privacy Statement that forms part of the PDS.

Applicant's Signature: \_\_\_\_\_ Date:     /     /

#### Duty of Disclosure - What you must tell us

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. The Act requires that before a Policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the Policy, and on what terms. Your Duty of Disclosure is different, depending on whether this is a new Policy or not.

#### New business

Where you are entering into this Policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the specific questions we ask.

When answering our questions you must be honest.

#### • Who needs to tell us?

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the Policy.

#### • If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never having worked.

#### Renewals, variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

#### You do not have to tell us about any matter

- that diminishes the risk
- that is of common knowledge
- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

#### If you do not tell us

If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.