



## A note from Terri

As the new financial year begins, we are looking forward to another big year.

The previous financial year ended very well, with most Real Estate Agents embracing the recent legislation changes and our 'scheer simplicity' business model to take advantage of being able to place cover again for their Landlords.

We have made this model even easier, with the introduction of a CD that has all of the forms and tools on it to make placing insurance even simpler. Your Business Relationship Manager will be able to provide you with one at your next meeting.

I am also extremely proud to announce that I have personally been nominated as the Telstra Business Woman of the Year Award for 2006. In the past, this award has been won by many successful women, including the most recent winner, Diana Williams, Founder & Chair of Fernwood Women's Health Clubs. I am honoured to have been nominated and will definitely keep you posted with the results.

I wish everyone a successful 2006/2007 financial year.

*Terri*

## This could happen to you!

Crystal Simpson-King  
Claims Associate  
Queensland

Good tenant? Great tenant? At Terri Scheer, we constantly hear landlord's saying they have great tenants and for this reason they don't need landlord protection insurance.

**Guess what? Great tenants can turn.....BAD!**

Can you afford to pay for damage sustained to your property if your great tenant turns bad? Malicious Damage is becoming more and more prevalent with investment properties. For example,

tenants deciding to do renovations on your property with a golf club! Do you realize how much damage a golf club can cause?

Imagine walking into your property and discovering that walls have almost been demolished, most windows in your property smashed, tiles smashed & carpets buried beneath the debris of all other damaged items. Or what if your tenants decided to repaint your house with the colours they choose and it's a colourful mural or even painting the carpets instead of the walls!

We have seen it all and it could happen to YOU. Insure your property today and safeguard yourself and one of your biggest investments.

## Another happy client...



Thank you to a landlord who recently sent the following message in a card to our Queensland claims staff following a claim:

*Thankyou both so much for your help and concern regarding my insurance claim. It was a big help to someone expecting the worst. I hope people are as helpful for you also. Wishing you both all the best in everything.*

*We are happy for you to use any of the information provided to you in scheer tips for your own newsletter. You should however, acknowledge that the information was provided by Terri Scheer Insurance Brokers otherwise you might be at risk of providing advice.*

*Please contact Carolyn Majda - carolynm@terriscsheer.com.au if you need further advice.*

## Landlord Insurance, it's scheer simplicity!

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## Water everywhere..... where is it coming from?

Janette Lawrence  
Business Relationship Manager  
New South Wales

Water damage to the Landlords contents items is something that happens more than you would think. Whether it be something like an overflowing washing machine or burst water pipes, water can do a fair amount of damage! Think water logged carpets.....

Washing machines, even when not running carry pressurized water which could leak or quickly fill a room with water if the hoses burst.

Hot water systems can also cause a lot of damage, they have the capacity to flood the entire house/unit within minutes.

Do your Landlords have adequate cover should their contents be damaged by an exploding pipe or overflowing water?

The Terri Scheer Landlord Preferred Policy covers water damage to the Landlords contents, BUT excluding loss or damage caused as a result of the gradual escape of liquid over a period of time. For full terms and conditions, please refer to the Product Disclosure Statement/Policy Wording.



## Some handy fire tips

Sue Temby  
Business Relationship Manager  
Western Australia

With the risk of fire an ever increasing part of our lives and following recent news stories regarding fires in properties, we have included some tips that Property Managers might consider reminding their landlords and tenants of .

### For Landlords

Depending on the relevant legislation in your State or Territory, Landlords are more than likely responsible to ensure that every rental property they own is fitted with smoke alarms in accordance with this legislation. We encourage you to research the legislation in your State or Territory and seek advice on the matter.

Generally, there are two types of smoke alarms; hard wired (connected to main power with a battery back-up) or battery powered smoke alarms. Hard wired alarms need to be installed by a qualified electrician. Batteries in the battery operated alarms should be regularly replaced.

It's also important that there are sufficient smoke alarms, according to legislation and manufacturers instructions. Smoke alarms should be replaced if they are damaged or past their life span.

### For Tenants

Tenants may like to consider putting together a written escape plan and practice it regularly, so that in the event of a fire or emergency, an efficient evacuation occurs.

Make sure all keys to all locked doors are readily accessible in case you need to escape and only deadlock doors when you are out of the house.

Never leave cooking or open flames like candles or oil burners unattended and if you have a barbecue, always check that it is in safe working order before lighting it.

Clean the lint filter of your clothes dryer each and every time you use it.

Don't overload power points or power boards and switch off appliances when they are not being used.

Never smoke in bed and take extra care if consuming alcohol whilst smoking.

Always keep lighters and matches away from children.

If you have a garage or shed remember to take care with any stored chemicals and fuels and always refuel mowers, edgers etc when they are cold and in the open.

This information is intended as a guide only and should not be relied upon. We encourage you to seek further advice from the Fire Department in your area.