

Product comparison

Landlord Insurance

This product comparison is intended to provide a snap shot of the coverage and benefits available under the Blue Zebra Insurance Landlord policies. It shows some of the events that are covered and not covered, optional covers, additional benefits and additional covers. It does not provide a complete statement of the cover offered, and any exclusions, conditions and limits that apply under each policy.

You should carefully read the entire Product Disclosure Statement (PDS)* and Target Market Determination (TMD)* for each product, and all policy documentation, for full details.

	PDS Version	Preparation Date	Effective Date
Accidental Damage	BZ_LL_AD_PDS_FSG_20230701	15 May 2023	1 July 2023
Listed Events	BZ_LL_LE_PDS_FSG_20230701	15 May 2023	1 July 2023

Policy coverage	Listed Events	Accidental Damage
Accidental destruction, loss or damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Listed events:		
– Accidental loss or damage by your tenant	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Theft by tenant	Optional (see below)	Optional (see below)
– Deliberate/intentional damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Malicious damage/vandalism	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Damage by tenant’s pet	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Fire	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Storm	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Lightning	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Power surge	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Flood	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Earthquake and tsunami	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Explosion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Riots or civil commotion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Escape of liquid	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Theft, attempted theft, burglary	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Impact damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Animal damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
– Broken glass	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (under accidental damage cover)
Additional benefits		
Sum insured safety net	<input checked="" type="checkbox"/> Up to 10% of buildings SI	<input checked="" type="checkbox"/> Up to 30% of buildings SI
Removal of debris	<input checked="" type="checkbox"/> Up to 10% of buildings SI, up to 10% of contents SI	<input checked="" type="checkbox"/> Up to 20% of buildings SI, up to 20% of contents SI
Mortgagee discharge costs	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/> Reasonable costs
Rebuilding fees	<input checked="" type="checkbox"/> Up to 10% of buildings SI	<input checked="" type="checkbox"/> Up to 15% of buildings SI
Meeting building regulations	<input checked="" type="checkbox"/> Up to 5% of buildings SI	<input checked="" type="checkbox"/> Up to 20% of buildings SI
Plants, trees and shrubs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$1,000 per plant, \$2,000 in total (excluding storm/flood)
Prevention of further loss or damage	<input checked="" type="checkbox"/> Reasonable and necessary costs	<input checked="" type="checkbox"/> Reasonable and necessary costs
Locating source of escaped liquid	<input checked="" type="checkbox"/> Reasonable costs	<input checked="" type="checkbox"/> Reasonable costs
Building materials	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$2,000
Environmental improvements	<input checked="" type="checkbox"/> Up to \$2,500 (buildings)	<input checked="" type="checkbox"/> Up to \$5,000 (buildings), 3 star+ appliances (contents)

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Additional benefits		
Excess waiver for total loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Claim preparation fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$5,000
Additional covers		
Motor burnout	<input checked="" type="checkbox"/> Less than 7 years old	<input checked="" type="checkbox"/> Less than 10 years old
Default contents cover	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> \$12,500 contents
Chemical contamination	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$50,000
Malicious damage or vandalism to body corporate building	<input checked="" type="checkbox"/> Up to \$10,000	<input checked="" type="checkbox"/> Up to \$25,000
Keys and locks	<input checked="" type="checkbox"/> Up to \$500	<input checked="" type="checkbox"/> Up to \$1,000
Tax audit	<input checked="" type="checkbox"/> Up to \$3,000	<input checked="" type="checkbox"/> Up to \$5,000
Fire brigade attendance fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$2,000
Legal liability		
Cover for legal liability	<input checked="" type="checkbox"/> Up to \$30,000,000	<input checked="" type="checkbox"/> Up to \$30,000,000
Additional benefits: (a) Defence costs (b) Expenses incurred in attending court	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> Up to \$250 per day, \$5,000 in total	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> Up to \$250 per day, \$5,000 in total
Landlord benefits		
Theft by tenant:	Optional	Optional
Additional benefit: (a) Legal expenses	Up to \$2,500	Up to \$5,000
Loss of rent:	Optional – events covered as follows:	Optional – events covered as follows:
– Property uninhabitable or untenable	Up to 12 months (long term tenancy) Up to 12 months (short term)	Up to 24 months (long term tenancy) Up to 24 months (short term)
– Prevention of access	Up to 12 months (long term tenancy) Up to 12 months (short term)	Up to 24 months (long term tenancy) Up to 24 months (short term)
– Death of tenant	Up to 6 weeks (long term tenancy) Up to 6 weeks or \$5,000 (short term)	Up to 15 weeks (long term tenancy) Up to 12 weeks or \$10,000 (short term)
– Murder or suicide (or attempt at either)	Up to 12 months (long term tenancy) Up to 12 months (short term)	Up to 24 months (long term tenancy) Up to 24 months (short term)
– Partial loss of rent	Up to 6 weeks (long term tenancy)	Up to 10 weeks (long term tenancy)
– Failure to vacate - short term tenancy	Up to 8 weeks or \$6,000 (short term)	Up to 10 weeks or \$10,000 (short term)
Rent default:	Optional – Up to \$8,000 in total per claim, events covered as follows: (long term tenancy only)	Optional – Up to \$12,000 in total per claim, events covered as follows: (long term tenancy only)
– Defaulting tenant	Up to \$8,000	Up to \$12,000
– Vacating without notice	Up to \$8,000	Up to \$12,000
– Eviction of tenant	Up to \$8,000 (maximum 2 weeks for notice to leave)	Up to \$12,000 (maximum 2 weeks for notice to leave)
– Failure to vacate - long term tenancy	Up to \$8,000	Up to \$12,000
– Hardship	Up to 6 weeks or \$8,000	Up to 6 weeks or \$12,000
Additional benefits: (a) Legal expenses (b) Representation costs (c) Replacements of locks (d) Removal/storage of goods (e) Cleaning expenses (f) Re-letting expenses	Up to \$2,500 <input checked="" type="checkbox"/> Up to \$250 <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	Up to \$5,000 Up to \$500 Up to \$250 Up to \$500 Up to \$500 Up to \$500
Optional covers		
Special contents	Optional	Optional

*PDSs and TMDs are available at https://bzi.com.au/product_documents.aspx