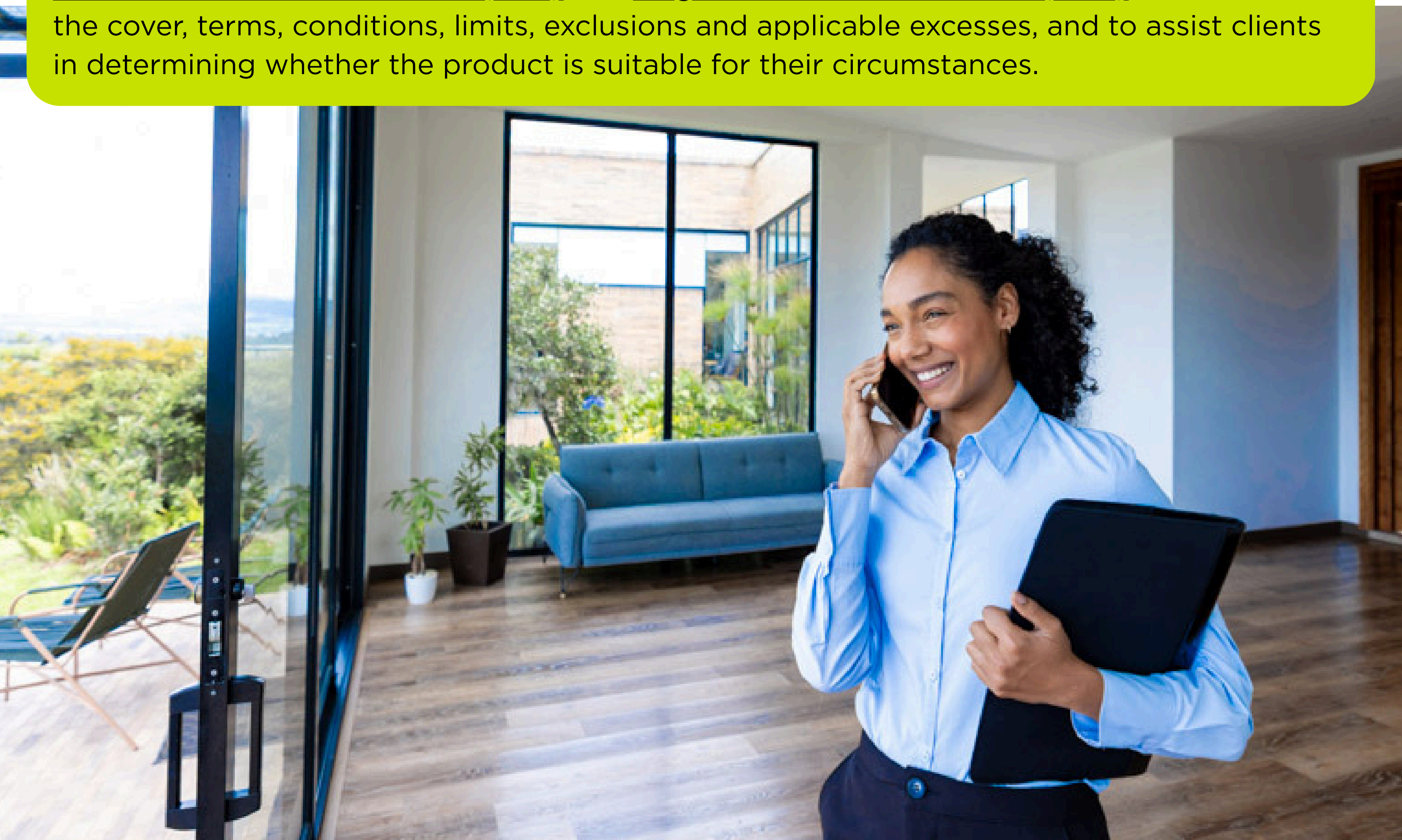
Landlord Essentials

Blue Zebra are pleased to introduce our Landlord Essentials product for your customers.

Drawing on our experience in the landlord insurance market, we have developed Landlord Essentials, a product designed for landlords seeking cover for their contents and selected landlord related benefits, where building insurance is not required or is arranged separately.

Landlord Essentials offers a streamlined quotation process with a reduced set of underwriting questions and convenient access through a dedicated tile in Zebra Lounge.

Explore this brochure to learn about eligibility, cover and key benefits of the Landlord Essentials product. Brokers should refer to the Landlord Insurance Accidental Damage Product Disclosure Statement (PDS) and Target Market determination (TMD) to understand the cover, terms, conditions, limits, exclusions and applicable excesses, and to assist clients in determining whether the product is suitable for their circumstances.



Product Eligibility

Landlord Essentials is designed to provide cover for loss of or damage to landlord contents and selected landlord-related benefits, subject to the terms, conditions, limits and exclusions set out in the PDS. It does not provide building cover. Building insurance must be arranged separately where required.

To be eligible for this cover, each apartment, unit or dwelling must satisfy the following requirements:

• The total replacement cost of the contents **does not exceed $70,000**; and
• The rental amount does not exceed:
- $1,250 per week or less for a long-term tenancy; or
- $65,000 annual rental income or less for a short-term tenancy.

Cover

This is intended as a product summary only and is accurate at the time of publication. Cover is subject to the terms, conditions, limits, exclusions and excesses set out in the PDS, which may be subject to changes, as outlined in the PDS. Some covers apply only to long-term or short-term tenancy arrangements. Please refer to the PDS for full details, including the eligibility criteria and availability of individual benefits.

Cover	Contents
Loss or damage to contents as a result of: • tenant damage • accidental damage • deliberate, intentional and malicious damage	✓ Up to $70,000
Additional benefits	**Contents**
Remove or dispose of any damaged contents items after an accepted claim	✓ Up to 20% of contents sum insured
Excess waiver for total loss	✓
Prevention of further loss or damage of the contents	✓ Reasonable and necessary costs
Storage of undamaged contents	✓ Up to 20% of contents sum insured
Environmental improvements	✓ Eligible damaged appliances will be replaced with 3-star or higher energy-rated models.
Additional covers	**Contents**
Motor burnout	✓ Less than 15 years old
Chemical decontamination to your contents costs (long-term tenancy only)	✓ Up to $60,000
Malicious damage or vandalism to body corporate building	✓ Up to $25,000
Permanently moving your contents to a new address (for loss or damage)	✓ Up to $70,000
Keys and locks as a result of burglary or house break-in	✓ Up to $1,000
Tax audit	✓ Up to $5,000
Theft by tenant	Up to $70,000
Legal Liability	$20,000,000

Cover

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Loss of rent	
Property uninhabitable or untenantable	✓ Up to $1250 per week for up to 24 months (long-term tenancy) ✓ Annual rental income up to $65,000 (for a maximum of 24 months) (short-term tenancy)
Prevention of access	✓ Up to $1250 per week for up to 24 months (long-term tenancy. ✓ Annual rental income up to $65,000 (for a maximum of 24 months) (short-term tenancy)
Death of tenant (long-term tenancy)	✓ Up to $1250 per week for up to 26 weeks (long-term tenancy) ✓ Up to 12 weeks, or $65,000, whichever is the lesser (short-term tenancy)
Murder or suicide (or attempt at either)	✓ Up to $1250 per week for up to 26 weeks (long-term tenancy) ✓ Annual rental income up to $65,000 (for a maximum of 24 months) (short-term teanancy)
Partial loss of rent	✓ Up to $1250 per week for up to 10 weeks (long-term tenancy)
Failure to vacate (short-term tenancy)	✓ Up to $15,000, or 20 weeks, whichever is the lesser (short term tenancy)
Rent Default (available for long-term tenancy only)	
• Defaulting tenant • Vacating without notice • Failure to vacate • Hardship • Eviction of tenant (excluding notice to leave)	Up to $1250 per week, limited to a maximum of $15,000 or 20 weeks, whichever is the lesser.
Eviction of tenant (notice to leave only)	Up to $1250 per week, to a maximum of 2 weeks.
Additional benefits when we pay a claim under 'rent default': (a) Legal expenses (b) Representation costs (c) Replacements of locks (d) Removal/storage of goods (e) Cleaning expenses (f) Re-letting expenses	✓ Up to $7,500 ✓ Up to $500 ✓ Up to $250 ✓ Up to $500 ✓ Up to $500 ✓ Up to $500

Fixed Pricing per State

Visit Zebra Lounge for current pricing.