Landlord Insurance
New BusinessApplication Form

- Please answer all questions. Blanks and/or dashes, or answers "known to underwriters or brokers" or "N/A" are not acceptable and will delay processing of this application.
- If there is insufficient room to complete a question, please attach a signed & dated addendum.
- Any documents attached to this document form part of this application.
- Where appropriate, please tick the yes or no box which best indicates your reply.

1. Your Details

1.1. Period of Insurance

Start Date | Expiry Date | Effective Date

1.2. Underwriting Acceptance Criteria

Have you been declined insurance in the past 3 years — Yes ☐ No ☐

How many criminal convictions has the insured had in the past 5 years? ☐

1.3. Insured

Insured Name

Date of Birth of Oldest Insured

Does the insured have an existing policy with any of the selected insurers? — Yes ☐ No ☐

☐ BZI
☐ Hollard Personal
☐ QBE

1.4. Instalment Details

Would you like premiums for instalments as part of this quote? — Yes ☐ No ☐

If yes, complete the following section

Instalment Frequency

Preferred day of month for instalments to be deducted

1	☐	2	☐	3	☐	4	☐	5	☐	6	☐	7	☐	8	☐	9	☐	10	☐	11	☐	12	☐
13	☐	14	☐	15	☐	16	☐	17	☐	18	☐	19	☐	20	☐	21	☐	22	☐	23	☐	24	☐
25	☐	26	☐	27	☐	28	☐																

2. Property :

2.1. Acceptance Criteria

Is the property

- used for business purposes other than home office? — Yes ☐ No ☐

What kind of business does the Insured operate from the premises?

Accounting/Actuarial/Auditing/ Bookkeeping Service/Tax agent	☐	Dog Grooming/Pet Walking or Sitting	☐	Musician/Music Publishing & Recording(incl Artist Mgmt)	☐		
Advertising Agency Service	☐	Farming	☐	Nutritionist/Dietician Service	☐		

Agistment		Financial Planning/Asset Management Service/Mortgage Broking Service		Personal Fitness Trainer(excl.Gyms/Fitness Centres)	
Architect/Architecture Design - Drafting Service		Food Services(Baking, cooking, producing)		Photographer/Photography Service	
Art & Craft/Gift Basket/Gift Card Making &/or Retailing(not candle manufacturing or pottery)		Freelance Artist/Performer		Physiotherapist/Chiropractor	
Audio & Visual Media Streaming		Hairdressing/Beauty Service/Barber		Pottery	
Author/Freelance Writer/Illustrator		Hobby Farm(non-income producing)		Professional beauty services(Sole Operator)	
Bed and Breakfast/Hostel		Homeopath /Naturopath/Acupuncturist		Psychologist /Counsellor/Marriage Guidance Service	
Brewing/distillery/alcoholic beverage manufacturing		Industry/Trade/Business & Professional Association		Real Estate Agent/Conveyancing Service	
Brothel Keeping and Prostitution Services		Insurance Broker/Agent/Authorised Representative Service		Reflexology/Aroma Therapist	
Candle manufacturing		Internet Blogging or Publishing/Social Media Influencer		Travel Agency Service	
Child Care Service(Government Approved Licensed Premise)		Ironing Service		Tutoring Service(Academic/Music/Art)	
Consultancy/Business Management Service/Computer consulting service		Jewellery Making &/or Retailing		Veterinary Services	
Design Service(Graphic/ Fashion/Interior/Jewellery/ Textile/Commercial Art)		Legal Service/Lawyer/Solicitor		Website/Software Design Service	
Digital Marketing & Research Service		Marriage Celebrant		Wedding/Party Planner	
Doctor/Dentist		Mechanic/smash repair/second hand part dealing		Other	

Is there separate insurance in place for the business activities?	Yes		No	
- under construction, reconstruction or renovation?	Yes		No	
- in poor condition or poorly maintained?	Yes		No	
- currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover?	Yes		No	

- under any heritage listing/National Trust listing or order? Yes ☐ No ☐
- used as a hostel, hotel, serviced apartment, boarding house, bed and breakfast or guesthouse? Yes ☐ No ☐
- used for community housing or public housing? Yes ☐ No ☐
- subject to any subletting arrangement? Yes ☐ No ☐

Does the land exceed 2 hectares? Yes ☐ No ☐

2.2. Coverage

Coverage

Accidental Damage ☐ Listed Events ☐

Occupancy Type

Rented to Tenants (long term basis) ☐
Rented to Tenants (short term basis) ☐
Owner Occupied and rented to Tenants (long term basis) ☐
Owner Occupied and rented to Tenants (short term basis) ☐
Weekender / Holiday Home and rented to Tenants (short term basis) ☐

Building Type

Free standing Home ☐	Townhouse ☐	Terrace ☐
Apartment/Flat/Unit ☐	Semi Detached ☐	Duplex / Triplex / Quadplex ☐
Block of Flats/Units/Apartments ☐	Granny Flat ☐	Caravan (portable) ☐
Fixed/onsite caravan ☐	Cabin ☐	

Built On **complete this item if Building Type is Free standing Home**

Concrete Slab ☐ Foundations ☐ Poles ☐

For Apartments, Flats or Units, what floor is the property located on ☐
For Block of Flats/Units/Apartments (long/short term occupancy), how many units are in the block ☐
For Duplex/Triplex/Quadplex, how many units do you wish to cover ☐
Is the property part of a Strata Plan Yes ☐ No ☐

Cover Type

Building and Contents ☐ Building Only ☐ Contents Only ☐

2.3. Building

Property address

☐

Construction Details

Walls

Aluminium ☐	Asbestos ☐	Brick Veneer ☐	Concrete ☐
Double Brick ☐	Hardiplank / Hardiflex ☐	Fibro ☐	Mud Brick ☐
Sandwich Foam/EPS (Expanded Polystyrene) ☐		Steel ☐	Stone ☐

Straw ☐ Weatherboard / Wood ☐ Vinyl Cladding ☐ Other ☐

Roof

Aluminium ☐ Asbestos ☐ Concrete ☐ Fibro ☐

Decrabond / Stone Chip / Pressed Metal Tiles ☐ Iron (Corrugated) ☐ Slate ☐

Thatch ☐ Tiles ☐ Timber ☐ Tin/Steel/Colourbond ☐

When was the property originally constructed (excluding renovations)? ☐

Number of levels ☐ **complete this item if Building cover is selected**

Quality

Standard quality ☐ Above Average ☐ Top of the range ☐

Is there a swimming pool, outdoor spa or lift at the property Yes ☐ No ☐ **complete this item if Building cover is selected**

Number of bedrooms ☐

Number of bathrooms/ensuites ☐

Building replacement value ☐ **complete this item if Building cover is selected**

Northern Australia Specific Questions

Are all windows at the property equipped with cyclone protection?

No ☐ Yes – cyclone shutters on all windows ☐ Yes – plywood coverings on all windows ☐

Unknown ☐

Have all roller doors at the property been braced/upgraded?

No roller doors at the property ☐ Roller doors have not been upgraded/braced ☐

Roller doors pre 2012, upgraded with aftermarket bracing ☐ Roller doors were installed since 2012 ☐

Unknown ☐

Has the roof at the property been completely replaced including structure tie down upgrades to current standards since 1982?

Yes ☐ No ☐ Property built since 1982 ☐

Complete the following question if the roof at the property has not been completely replaced including structure tie down upgrades to current standards since 1982

Has there been any cyclone protection upgrades applied to the roof in the last 20 years?

No ☐ Roof structure tie down upgrades (e.g. over-batten roof system) ☐ Unknown ☐

Are all outbuildings and sheds at the property cyclone rated and anchored to a concrete slab?

No ☐ Yes ☐ No sheds/outbuildings at the property ☐

2.4. Security

Section to be completed only if Contents cover is selected.

What best describes security on the property's externally accessible doors?

None ☐ Deadlocks Only ☐ Key Card Access Only ☐

Deadlocks and Key Card Access ☐

What best describes security on the property's externally accessible windows?

None ☐ No accessible windows ☐ Security Bars / Screens Only ☐

Key Operated Locks Only ☐ Security Bars / Screens and Key Operated Locks ☐

Alarm Security

None ☐ Unmonitored Burglar Alarm ☐ Monitored Burglar Alarm ☐

2.5. Contents

Section to be completed only if Contents cover is selected.

Contents sum insured (excluding Special Contents)

Special Contents

Please list any special contents to be insured

Item # 1

Description Sum Insured

Type

Household Goods ☐ Fixtures and fittings installed if strata unit ☐

Portable Domestic Appliances ☐ Swimming pools, saunas and spas not built in, and or their accessories ☐

Furniture and Furnishings ☐ Items thinly covered with gold/silver but not jewellery ☐

Clothing, pedal cycles, surfboards and surf skis over $2,000 in total ☐

Item # 2

Description Sum Insured

Type

Household Goods ☐ Fixtures and fittings installed if strata unit ☐

Portable Domestic Appliances ☐ Swimming pools, saunas and spas not built in, and or their accessories ☐

Furniture and Furnishings ☐ Items thinly covered with gold/silver but not jewellery ☐

Clothing, pedal cycles, surfboards and surf skis over $2,000 in total ☐

Item # 3

Description Sum Insured

Type

Household Goods ☐ Fixtures and fittings installed if strata unit ☐

Portable Domestic Appliances ☐ Swimming pools, saunas and spas not built in, and or their accessories ☐

Furniture and Furnishings ☐ Items thinly covered with gold/silver but not jewellery ☐

Clothing, pedal cycles, surfboards and surf skis over $2,000 in total ☐

2.6. Cover Options

Is your property managed by a professional property agent Yes ☐ No ☐

Do you want cover for Theft by a Tenant Yes ☐ No ☐

Do you want cover for Loss of Rent Yes ☐ No ☐

Loss of Rent Sum Insured **To the maximum of your annual rental income**

Section to be completed only if property is Part of a Strata Plan

Do you want cover for Strata Title Mortgagee Protection Yes ☐ No ☐

Strata Title Mortgagee Protection Sum Insured

Section to be completed only if Occupancy Type is Rented to Tenants (long term)

Do you want cover for Rent Default Yes ☐ No ☐

You must have a Rental Agreement or Periodic Tenancy Agreement in place in order to have cover for Rent Default

2.7. Interested Parties

Please list Interested Parties

Interested Party #1

Interested Party #2

2.8. Excess Options

Select up to 3 excess options for Building Excess (Only one selection is permitted if you are covering more than one property)

$600	☐	$700	☐	$750	☐	$800	☐	$900	☐	$1,000	☐
$1,250	☐	$1,500	☐	$1,750	☐	$2,000	☐	$2,500	☐	$3,000	☐
$3,500	☐	$4,000	☐	$4,500	☐	$5,000	☐	$10,000	☐		

Select up to 3 excess options for Contents Excess (Only one selection is permitted if you are covering more than one property)

$600	☐	$700	☐	$750	☐	$800	☐	$900	☐	$1,000	☐
$1,250	☐	$1,500	☐	$1,750	☐	$2,000	☐	$2,500	☐	$3,000	☐
$3,500	☐	$4,000	☐	$4,500	☐	$5,000	☐	$10,000	☐		

2.9. Other

Do you wish to add any non-printable notes? Yes ☐ No ☐

Do you wish to add any printable notes? Yes ☐ No ☐

3. Claims

Have there been any building and/or contents claims on this or any other landlord property in the last 3 years? Yes ☐ No ☐

If Yes, please enter details of any landlord related claims below

Property

Date of Loss

Claim Type Accidental damage at the situation ☐ Burglary (with break in) ☐

Bushfire ☐ Escaped water or other liquid ☐

	Explosion		Fire (not bushfire)	
	Flood – current address		Flood – Previous address	
	Legal Liability		Loss of rent	
	Motor Burnout		Rent default	
	Theft/damage caused by Tenant		Storm / cyclone or water run-off	
	Theft (without break in)		Other	
Claim Amount				

Property				
Date of Loss				
Claim Type	Accidental damage at the situation		Burglary (with break in)	
	Bushfire		Escaped water or other liquid	
	Explosion		Fire (not bushfire)	
	Flood – current address		Flood – Previous address	
	Legal Liability		Loss of rent	
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Claim Amount				

Property				
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	Motor Burnout		Rent default	
	Theft/damage caused by Tenant		Storm / cyclone or water run-off	
	Theft (without break in)		Other	
Claim Amount				

4. Notice

We draw your attention to the Important Notice accompanying this Application form. You must read the Important Notice carefully. If you do not understand the content of Important Notice, please contact us immediately.

If any of the statements in this Application form are untrue, and you have suppressed or mis-stated any facts and/or should any information given by you alter between the date of this Application form and the inception date of the insurance to which this Application form relates you must immediately notify us.

You authorise us to collect or disclose any personal information relating to this insurance to any insurer or insurance reference service. Where you have provided information about another individual (for example, a relative, employee or client), you have or you will make the individual aware of that fact and the section in the Policy on "The way we handle your personal information".

You agree that you have read and understood this notice by doing any of the following:

(a) Signing and returning a copy of this form; or

(b) Providing the information requested and returning the form to us; or

(c) Providing us with instructions to place the policy.

Signature of Applicant(s)		
Position held		
Date		