LANDLORDS INSURANCE FOR STRATA



IS YOUR INVESTMENT PROPERTY PROTECTED?

Is your property an apartment, unit, villa or townhouse?

It is important that you have Landlords Insurance as Residential Strata Insurance only protects the building. CHU Landlords Insurance for Strata is a tax deductible insurance that protects you against loss or damage to your investment property. Plus it ensures you can continue to receive rent if your tenant suddenly departs or damages your property where it is unfit to be occupied.

What's included in your policy

| Loss of Rent due to: | |
|---|--------------------------------|
| Loss or damage | Up to 52 weeks |
| Departure of tenant | Up to 6 weeks |
| Default by tenant | Up to 15 weeks |
| Contents | |
| Against accidental loss or damage | Up to the contents sum insured |
| Loss or damage to your contents while in the open air | Up to \$3,000 |
| | Up to 10% of the |
| Removal of damaged contents | contents sum insured |
| Burning out of an electric motor (Fusion) | Up to \$2,000 |
| Replacement of locks and keys | Up to \$250 |

Please read the Product Disclosure Statement and Policy Wording for full details, scope of coverage, sub-limits, exclusions and conditions. Please refer to Your Schedule and Invoice for the Period of Insurance.

Disclaimer: Insurance issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 and distributed by CHU Underwriting Agencies Pty Ltd ABN 18 001 580 070. AFSL No. 243261. This information does not take into account the objectives, financial situation or needs of any person. Please read and consider the relevant Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statement (SPDS) before you make any decisions about this product. A copy the PDS and SPDS is available at www.chu.com.au. **1**. Standard excess is \$500. The value of your claim must exceed the amount of your excess.



AND MORE

As CHU is one of Australia's largest and most awarded strata insurance specialists, if your strata building insurance is managed by CHU you receive these additional benefits:

Save on your excess payment:

If CHU insures your building and you and the strata building owner make a valid claim for the same incident. Standard excess is minimum \$500. The value of your claim must exceed the amount of your excess.¹

Simpler repairs:

If your personal property and building is damaged in the same incident, your property will be repaired or replaced jointly with the building repairs making it simpler for you.

Common insured events





MALICIOUS DAMAGE

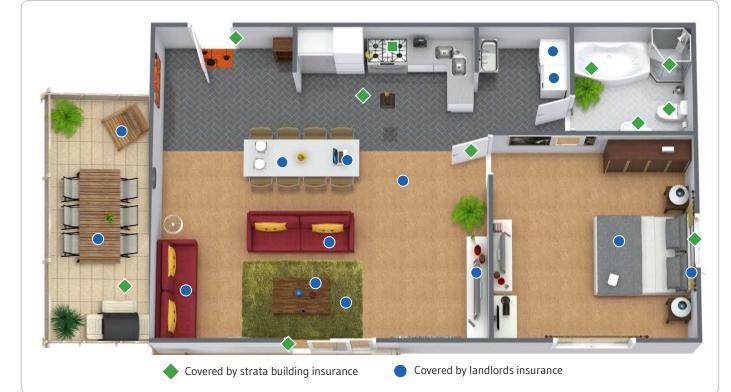
TENANT DEPARTURE







What is covered by Landlords Insurance vs Strata Building Insurance?



Why Choose CHU?



Multi Award Winning

Awards include Insurance Business Gold Award winner 2016–2019 and Brokers Pick Best Product 2016-2020.



Almost 1 million properties protected

We are strata specialists, organising the insurance for almost 1 million apartments, unit and townhouses across Australia.



24/7 Claims Process and Emergency Hotline

When you need help the most, CHU's claim process strives to be quick and accessible. Over 40% of claims are processed in under 24 hours.



A Long and Progressive History

CHU arranged the first residential strata plan insurance in Australia over 40 years ago and now offers a wide range of insurance.