



SECTION ONE – OPTIONAL ADDITIONAL BENEFITS

The following benefit is an Optional Additional Benefit. Cover applies only if you have purchased the benefit and it is shown on your schedule. This benefit is subject to the terms of this policy, except where they are varied in the benefit. The amounts payable under this benefit are included in the total sum insured.

LANDLORD'S PROTECTION This Home Policy is extended to cover:

1. any sudden and accidental loss that occurs during the period of cover to the home and/or the landlord's contents, caused by:

- (a) an intentional act, or
- (b) vandalism, or
- (c) theft,

by:

- (i) a tenant, or
- (ii) any guest of a tenant, or
- (iii) a person who lives at the home.

For loss to landlord's contents, we will at our option pay:

- 1. the actual value of the loss, or
- 2. the cost to repair the item as near as possible to the same condition it was in immediately before the loss occurred.

The most we will pay is \$25,000 per event. The excess shown on the schedule applies to any incident.

2. loss of rent where the tenant can legally stop paying the rent under the tenancy agreement because of:

- (a) prevention of access, or
- (b) failure of public utilities,

to the home during the period of cover.

The most we will pay is 6 weeks' rent for any event. An excess equivalent to 1 week's rent, or \$250 (whichever is the greater) applies to any incident.

3. loss of rent following the tenant vacating the home without giving the required notice during the period of cover. The most we will pay is 6 weeks' rent for any event, less any amount recoverable by you from rent paid in advance. An excess equivalent to 1 week's rent, or \$250 (whichever is the greater) applies to any incident.

4. loss of rent following eviction of the tenant for non-payment of rent during the period of cover. The most we will pay is 12 weeks' rent for any event, less any amount recoverable by you from rent paid in advance. An excess equivalent to 1 week's rent, or \$250 (whichever is the greater) applies to any incident.

5. loss of rent due to the home being left unable to be lived in as a result of any loss covered under 1. above. The most we will pay is 52 weeks' rent for any event.

No claim is payable under items 1 to 5 above, unless the landlord's obligations have been met.