



BJS Holiday Rentals Insurance

Policy Summary & Benefits

Cover type: Building, Contents & Tenant damage	Cover applies	Policy Sum Insured Limit
Accidental Damage	✓	Building &/or Contents Sum Insured
Fire (including Bushfire)	✓	Building &/or Contents Sum Insured
Storm	✓	Building &/or Contents Sum Insured
Flood	✓	Building &/or Contents Sum Insured
Malicious Damage/Vandalism	✓	Building &/or Contents Sum Insured
Burglary/Housebreaking	✓	Building &/or Contents Sum Insured
Lightning	✓	Building &/or Contents Sum Insured
Earthquake & Tsunami	✓	Building &/or Contents Sum Insured
Fusion	✓	Motor's under 15 years old
Public Liability	✓	Public Liability Sum Insured
Public Liability — Short Term Tenants & guests	✓	Public Liability Sum Insured
Accidental Damage by Tenant	✓	Building &/or Contents Sum Insured
Malicious Damage by Tenant	✓	Building &/or Contents Sum Insured
Deliberate/Intentional Damage by Tenant	✓	Building &/or Contents Sum Insured
Theft by Tenant	✓	As specified on your policy schedule
Loss of Rent	Optional	Loss of Rent Sum Insured nominated

Additional Benefits included	Benefit Limit
Removal of Debris in the event of a total loss	15% of the Building Sum Insured — Paid in addition to the Building Sum Insured
Architects/Surveyors/Legal Fees in the event of a total loss	15% of the Building Sum Insured — Paid in addition to the Building Sum Insured



BJS Holiday Rentals Insurance

Conditions that apply to your rental arrangements

✓ Checklist

- A Professional agent, private log book or online booking facility is utilized (Eg. Air BnB, Stayz, etc) recording the tenants personal details - including name, address, phone number, email, etc
- Either the owner or a professional cleaner clean the property after each tenant vacates and must do so before a new tenant enters the home
- There is a written inventory list OR photos of contents items within the property that can be provided in the event of a contents claim
- The Insurer has the right to deny a claim if these measures are not in place at the time of loss or damage occurring, regardless of whether the damage was caused by the tenant or not. By requesting cover from our office you agree that the above conditions apply to your property.

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What is required when lodging a claim

✓ Holiday Rental Claims Checklist

- Policy Number
 - Insured Name (as per Policy)
 - Risk address
 - GST details (ABN & ITC)
 - Date and time of loss
 - Cause of loss
 - Loss/Damage description, including location of damage (if applicable)
 - Tenant or Third Party details (if applicable) - name, address and contact number
 - Property Agent contact details
- If the property is self-managed by the owner via Stayz, Air BnB, HomeAway, etc:
- 1. Proof of booking, including the tenant's full details will be required
 - 2. Your previous inspection checklist/cleaners invoice will need to be supplied
 - Inventory list for your contents items
 - Police details/Report number (if applicable)

In addition to the above, some claims will require further information relating to the event that has occurred. This further information can be found on the following pages.



BJS Holiday Rentals Insurance

Holiday Rental Claims Checklist

✓ If your claim is for Malicious Damage or Accidental Damage by Tenant

- Itemised quotes/invoices of repairs for damaged areas; including the cause of damage
- Police report number
- Ingoing and outgoing inspection reports, (last two reports. If the claimed damage appears on both inspection reports, additional reports will be required to substantiate claim)
- Photos of any damage, prior to repair, (if Insurer assessor or builder not appointed)
- Tenant's rental application/agreement OR a copy of the online booking confirmation
Eg. Air BnB, Stayz, HomeAway, etc
- Bond/security deposit related expenses
- Proof of bond/security deposit refund if this has been refunded

✓ If your claim is for Theft by Tenant

- Tenant's rental application/agreement OR a copy of the online booking confirmation Eg. Air BnB, Stayz, HomeAway, etc
- Police report number
- Proof of loss i.e. inventory list/asset register, online evidence or photos
- Quotes or invoices for replacement
- Bond/security deposit related expenses
- Proof of bond/security deposit refund if this has been refunded

✓ If your claim is for escape of liquid

- Photos of the damage (if Insurer builder or assessor not appointed)
- Plumbers report/invoice confirming source and repairs to leak
- Itemised quote/invoice for repairs to damaged areas only
- Ingoing and outgoing inspection reports, (last two reports. If the claimed damage appears on both inspection reports, additional reports will be required to substantiate claim)

If carpet damaged:

- Carpet restorers report with recommendations*
- Carpet cleaning/water extraction invoice
- Quote to replace the carpet in the rooms affected only, (must include room measurements and be of similar quality)

If furniture damaged:

- Proof of loss i.e. inventory list/asset register, online evidence or photos
- Proof on bond/security deposit refund



BJS Holiday Rentals Insurance

Holiday Rental Claims Checklist

✓ If your claim is for Loss of Rent

- For all short-term rentals: refund/cancelled bookings; evidence of property off-line
- Date tenant vacated
- Details of damage and when discovered

✓ If your claim is for Fusion/Motor Burnout

- A technician's report confirming the cause of the damage, the age and size of the motor (heating and cooling capacity not required)
- Quotes to repair the motor only. If the motor cannot be repaired, the technician must state why and supply a quote to replace only the motor

✓ If your claim is for Storm damage

- Photos of the damage, (if an Insurer builder or assessor is not appointed)
- Builder's report confirming the cause of damage
- Itemised quote for repairs to the damaged area only

If carpet is damaged:

- Carpet restorer's report with recommendations
- Carpet cleaning/water extraction invoice
- Quote to replace the carpet in the rooms affected only. If not repairable/salvageable, must include room measurements and be of similar quality

If furniture is damaged:

- Proof of loss i.e. inventory list/asset register, online evidence or photos

✓ If your claim is for Fencing

- Photos of the damage
- Builder's report confirming the cause of the damage and age of fence
- Quote to repair the damaged fence (please note the Insurers liability is limited to 50% for a dividing fence)

The Insurer does not cover:

- Free-standing fences made of corrugated fibrous material that do not have a supporting frame, **unless: they have been installed and constructed according to the manufacturer's specifications**
- Free-standing gates, fences or walls that are made of timber and are more than 15 years old

BJS Holiday Rentals Insurance

Holiday Rental Claims Checklist

x If your claim is for wear and tear, tenant neglect, poor house-keeping and unhygienic living habits

Wear and tear generally occurs over a period of time and may cause damage due to constant usage. An example is floor boards that may have scuff marks due to regular usage.

Tenant neglect, poor housekeeping or unhygienic living habits include:

- ◆ Marked, scuffed & dirty walls
- ◆ Stained, dirty carpets
- ◆ Rubbish left at the property
- ◆ Property that has not been cleaned
- ◆ Oven/stove that have food splatter, baked on grease – not cleaned
- ◆ Food/oil splatter on ceiling/walls in kitchen
- ◆ Smoke/cigarette stains/smell on walls

Wear and tear, tenant neglect, carelessness, poor housekeeping or unhygienic living habits are not covered by this policy.

x If your claim is for storm surge, the action of the sea, tidal wave, high water or erosion

Storm surge, the action of the sea, tidal wave, high water or erosion are not insurable events under this policy.

There are also additional exclusions under this policy and please refer to your Product Disclosure Statement for these details.