

Customer Service: 13 27 22

**Hobart**  
Cnr Murray & Patrick Sts  
**Launceston**  
Cnr York & George Sts

**Devonport**  
119 Rooke St Mall  
**Burnie**  
24 North Terrace

**Rosny Park**  
Rosny Mall, 2 Bayfield St  
**Glenorchy**  
Cnr Main Rd & Terry St

**Kingston**  
Shop 49A Channel Court  
[www.ract.com.au](http://www.ract.com.au)

*Help when you need it most.*  
**INSURANCE**



# I want my investment to be protected.

## Solved.



# **RACT Insurance is pleased to be able to offer real estate investors a comprehensive insurance service to cover properties which they rent out to tenants.**

In addition to cover for events such as storm, fire and flood that are included as standard for all RACT Insurance building policies, investor insurance provides protection against many of the risks that are unique to real estate investors.

## **Theft and malicious damage by tenants or their guests.**

Despite your best efforts you may not always have tenants who treat your property as you'd like. With an RACT Investor Insurance policy you'll be covered if your tenant or their guests steal from or maliciously cause damage to your property.

**Cover for landlord's fixtures and fittings.** Standard investor cover includes \$10,000 cover for a landlord's fixtures and fittings, which, for an additional premium, can go as high as \$50,000.

## **Loss of rent caused by an insured event or optional cover.**

If your house is damaged by storm, flood, fire or any other insured event, RACT Investor Insurance will ensure that you are covered for the loss of rent while the property is uninhabitable as well as repair of the damage caused.

## **Default or non-payment of rent when under rental agreement.**

As an investor, rent is the lifeblood of your property. If a tenant defaults on their rent we will pay up to \$4,000 for each claim. With RACT Investor Insurance you can rest assured that your property and rental income are protected.

**Legal costs to recover unpaid rent.** With RACT Investor Insurance, we will pay agreed legal costs to recover the rent owed to you, including reasonable costs charged by a managing agent for attending a court or tribunal to try to recover the unpaid rent.

**Loss of rental income caused by damage to a nearby building that prevents access.** Imagine the frustration and financial hardship if damage to a nearby building prevented access to your property and also stopped you receiving your rental income! With RACT Investor Insurance we will pay the amount of rent lost for the time your tenant cannot access the investor home.

**Note.** Excesses may apply. For full terms and conditions please read the Product Disclosure Statement.

## **Of course, with RACT Investor Insurance you will enjoy all the flexibility, features and benefits you expect from Tasmania's leading insurer such as:**

- Comprehensive cover for insured events such as fire, flood, and storm.
- Repairs guaranteed for life. We guarantee the quality of materials and workmanship of repairs that we authorise and arrange for the lifetime of your investor home.
- Safety net. If the value for which your investor property is insured is insufficient we will cover up to an additional 25% of the nominated sum insured.
- Local branches, call centres and claims. Talk to someone local when you need help.
- Paperless claims lodgement. If you wish to make a claim simply call 13 27 22 and your claim will be lodged over the phone 24 hours a day, 7 days a week.
- No premium increase for making a claim.