

Terri Scheer Landlord Insurance distribution process and options

Property Manager advises Landlord of the availability of Landlord Insurance



Landlord chooses not to have any landlord insurance

Complete Opt out form
(pad provided by Terri Scheer)

Risks

- If landlord suffers a loss they may blame Property Manager
- If landlord suffers a large loss they may have to sell investment

Landlord to organise insurance on their own

Risks

- Landlord may not insure at all
- Landlord may not buy adequate landlord insurance
- If landlord suffers a loss they may blame Property Manager
- If landlord suffers a large loss they may have to sell investment

Landlord instructs Real Estate Agent to arrange Terri Scheer Landlord insurance

If Real Estate Agent is a distributor

Benefits

- Highly likely landlord will agree to take insurance
- Property Manager can arrange cover
- Property Manager can submit claim for landlord
- Operate under Terri Scheer AFSL so it reduces the risk of providing a financial service illegally
- Terri Scheer will train Property Manager and keep knowledge up to date
- Commission paid for insurance arranged and renewed

How to Proceed

- Terri Scheer will provide training
- Authorisation document issued
- 'Scheer Simplicity' pack provided with supply of stationery
- Regular visits by Terri Scheer staff



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Landlord Preferred Policy Benefits

- Up to 6 weeks loss of rent for absconding tenants
- Up to 15 weeks loss of rent for court evicted tenants
- Up to 52 weeks loss of rent if your property becomes untenable due to Malicious Damage
- Up to 28 weeks loss of rent due to failure to give vacant possession
- Up to 15 weeks loss of rent due to the death of a sole tenant
- Up to 4 weeks loss of rent due to tenant hardship
- Up to 52 weeks loss of rent due to prevention of access
- Change of locks cover

ALL RENT COVER PAID IN ADDITION TO THE BOND

\$60,000 combined cover for loss or damage to your building and contents

- Building cover includes malicious/accidental damage and theft by your tenant.
- Contents cover includes malicious/accidental damage and theft by your tenant as well as events such as fire, water and storm damage, fusion, earthquake, impact and glass breakage.

\$500 cover for Deliberate Damage

\$20,000,000 Legal Liability cover for Landlords

\$1000 cover for professional fees incurred as a result of a Tax Audit

Cheaper premiums for Landlords with 3 or more properties

Uniquely tailored Landlord Residential Building cover available at special rates to form a comprehensive package

Renewals monitored by us to protect you

Personal Policy training provided and maintained



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