



**About Us**

Duo Insurance offers coverage to property owners to protect their investments. Over the years, we have established ourselves as a trustworthy and reliable source of insurance protection.

**For further information:**

Call our friendly team:  
1300 212 323

Email us:  
[cover@duoinsurance.com.au](mailto:cover@duoinsurance.com.au)

Visit our site:  
[duoinsurance.com.au](http://duoinsurance.com.au)

**Value**

**Value Plus - Additional Benefits**



Building



Contents



Defined Events



Loss of Rent



Tenant Damage & Rent Default



Legal Liability



Accidental Damage



Damage by Cats & Dogs



Prevention of Access



Garbage removal

Policy sections need to be selected for the cover to apply - Please see the Product Disclosure Statement for a full description of the covers

**Insured**

Insurance Start Date

**NB: cover can't be backdated, or more than 45 days in advance.**

Insured Property Address

Insured Name/s

Insured Email  Insured Phone

Postal Address

Contact Name (if different from above)

**Contact Method for Invoices & Documents**

Email  Post  Agent

**Claims**

Have you had 3 or more claims over the past 5 years, or any one claim exceeding \$10,000 on any rental property or dwelling?  Yes  No

If 'Yes', please provide details below

**Current Insurance**

Is your building and/or contents currently insured?  Yes  No

If Yes, with which insurer?

Are you currently insured for tenant default on your property?  Yes  No

If 'No', please select reason:

Inherited property  First time insured in Australia  
 Recently purchased  Other

**Property and Cover**

Insure Building?  Yes  No Replacement value of building \$

If 'Yes', select building excess  \$300  \$500  \$1000  \$2000  \$5000

Is the property strata titled?  Yes  No If 'Yes', Are there multiple owners?  Yes  No

Insure Contents?  Yes  No Replacement value of contents \$

Loss of rent?  Yes  No

Tenant damage?  Yes  No

Tenant Default? (can only be selected with Tenant Damage).  Yes  No

Weekly rent  \$

**Property Details**

Type of property?  House  Duplex  Home Unit / Townhouse

Relocatable Home /Caravan /Park Home

Other

Construction of external walls?  Construction of roof?

Year Built?  Is the building heritage listed?  Yes  No

How many lease agreements are active at this property at this time?

## Additional Information

Does the building consist of insulated panels and/or insulated cladding?

 Yes  No

Is aluminium composite panels used as cladding on the building?

 Yes  No

Is the property rented furnished?

 Yes  No

Is the property on acreage exceeding 10 acres (40,000 m2)?

 Yes  No

Is the property used for any commercial or farming activity?

 Yes  No

If 'Yes', please describe the activity

Is the building structurally sound and well maintained?

 Yes  No

Is the property for sale?

 Yes  No

Is the property scheduled for demolition?

 Yes  No

Is your property currently undergoing renovations?

 Yes  No

**If 'Yes', please answer both questions below**

Will the renovations exceed 60 days?

 Yes  No

Are the renovations structural?

 Yes  No

If 'Yes' to either of the above, please provide details

Is there an interested party?

 Yes  No

If 'Yes', please provide details

## Tenancy Details

Is the property managed by a licensed property manager?

 Yes  No

If 'Yes', please provide details of your Managing Agent below:

Is this property part of the National Rent Affordability Scheme (NRAS) or a Government/Community scheme?

 Yes  No

**Do any of the following apply?**

- The property is being sublet
- The lease agreement is in a different name to the occupants residing in the property
- A total of 4 or more separate lease agreements for this property has been in place in the last 12 months
- None of the above

Do all the leases in place meet the Residential Tenancies Act requirements?

 Yes  No

Is the property currently occupied by a tenant?

 Yes  No

If 'No', why is the property currently unoccupied?

If 'Yes', do any of the following apply?

- Is the tenant currently in arrears?
- Does the tenant have a history of arrears of rent?
- Is there a reason to believe that the tenant is engaging in behaviour that may result in a breach of lease conditions?
- Has your tenant advised you or your property manager that the tenant has lost their job, had their working hours reduced/ rental amount reduced due to economic distress?
- None of the above

## Duty to take reasonable care not to make a misrepresentation and Client Declaration

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary or extend the insurance, and when we offer to renew your insurance. This means that you need to take reasonable care to provide honest, accurate and complete answers to our questions. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth.

When you ask us to vary or extend your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to tell us about any changes, if the information is no longer honest, accurate and complete.

For the full section please refer to the PDS.

- I have read and understood the duty to take reasonable care

**Authorised Person:**

- Have you ever had any type of insurance proposal declined or any type of policy cancelled or renewal refused or had special terms or conditions imposed by any insurer?
- Have you been declared bankrupt or convicted of theft or fraud in the past 5 years?
- Are you aware of an existing circumstance that may lead to a claim under this policy?

**If you answered "Yes" to any of the above statements, please provide further details below**

 Yes  No

**Signature:**

**Date:**