

# BJS Holiday Rental Insurance



## Policy summary & benefits

Cover type: Building, Contents & Tenant damage	Cover applies	Policy Sum Insured Limit	Excess
• Accidental Damage	✓	Building &/or Contents Sum Insured	\$500
• Fire (including Bushfire)	✓	Building &/or Contents Sum Insured	\$500
• Storm – Inclusive of wind, rain & hail	✓	Building &/or Contents Sum Insured	\$500
• Flood	✓	Building &/or Contents Sum Insured	\$500
• Malicious Damage/Vandalism	✓	Building &/or Contents Sum Insured	\$500
• Lightning	✓	Building &/or Contents Sum Insured	\$500
• Earthquake & Tsunami	✓	Building &/or Contents Sum Insured	\$750
• Fusion	✓	Motor's under 15 years old	\$500
• Public Liability	✓	Public Liability Sum Insured	\$500
• Accidental Damage by Tenant resulting from: - Fire/explosion, impact by a vehicle, breakage of glass or liquid escaping from an apparatus	✓	Building &/or Contents Sum Insured	\$500
• Accidental Damage by Tenant: - all other events	✓	Building &/or Contents Sum Insured	\$900
• Malicious Damage/Vandalism by Tenant	✓	Building &/or Contents Sum Insured	\$900
• Deliberate/Intentional Damage by Tenant	✓	Building &/or Contents Sum Insured	\$900
• Theft by Tenant	✓	Building : \$10,000 Contents: \$10,000	\$500 \$500
• Loss of Rent	✓	Optional cover - Loss of Rent Sum Insured nominated	\$0
• Public Liability – Short Term Tenants & guests	✓	Public Liability Sum Insured	\$500

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 Insurance Brokers (Gippsland) Pty Ltd

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