

2015

STAR RATINGS & AWARD
REPORT



Landlord Insurance



Landlord Insurance

July 2015

Foreword

Making the transition from property owner to landlord is an exciting time for most. Building up an investment portfolio that, hopefully, will grow in value and provide a regular income stream in the meantime is a great achievement. You are now one big step ahead in taking control of your financial future.

An important part of the process is protecting your investment. This is where landlord insurance comes in. It is a specialised insurance tailored to cover the events a landlord can experience. It covers things like accidental, deliberate or malicious damage to your property and furnishings, rent default, theft by a tenant or their guests, personal liability and legal expenses.

Most tenants are good and will treat your property as if it were their own. However, having the right landlord insurance in place gives you the peace of mind of knowing your property is protected should you strike one of those “bad apples” we see in the media – operating a drug lab on your premises, housing 15 dogs in a pet-free unit or leaving your property in absolute squalor.

The three key actions to living a happy life as a landlord are undertaking rigorous due diligence on prospective tenants, conducting regular property inspections and having a watertight landlord insurance policy in place.

To help you find those policies that offer outstanding value across Australia, our research team has compared 41 policies and 2,663 quotes across individual houses and strata dwellings. We have, once again, separated North Queensland into its own region, as it is treated very differently by insurers, thanks to cyclones and floods prevalent in the area. Including land north of the Tropic of Capricorn would be a disservice to the rest of the sunshine state and would skew the results unfairly.

We are confident our research will help you make a shortlist of landlord insurance products you may want to follow up on.



Mitchell Watson
Research Manager



SAFE AS HOUSES

The attraction of buying property as an investment continues to appeal. Almost 1.9 million individuals declared rental income or, more typically, rental losses, in their 2012/13 tax returns, said the Australian Taxation Office.

The total value of our 9.5 million residential dwellings increased to \$5.5 trillion (ABS figures) but the location of that real estate made a big difference between capital gains and capital losses.

Sydney and Melbourne sustain the charge

Two interest rate cuts this year have seen a reacceleration in the booming Sydney and Melbourne property markets, but have not been enough to stop falls in Perth and Darwin.

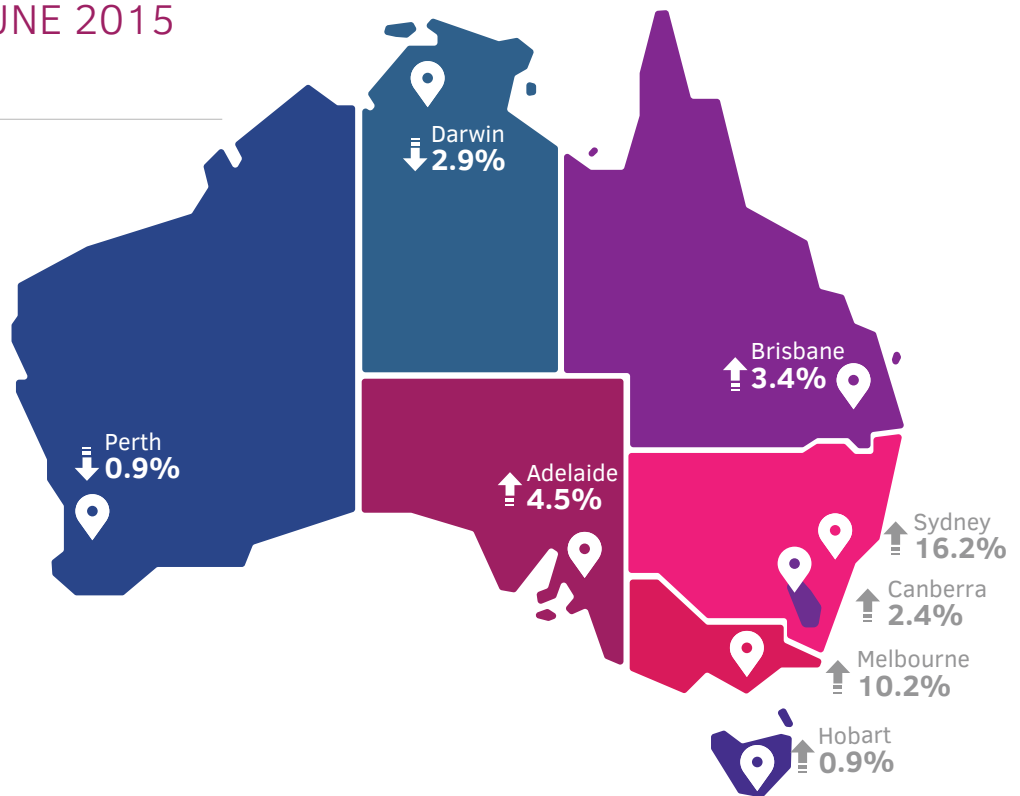
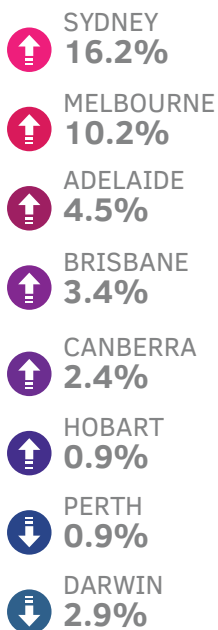
The widely watched CoreLogic RP Data home value index for the nation's capitals jumped 2.0% in June, leading to a 9.8% rise over last financial year. However, the results again showed a great divergence between the booming large east coast

capitals and sagging mining-dependent cities, with the rest stuck in between.

A 2.8% jump in June saw Sydney prices reaccelerate to a 16.2% annual rise, while a similar monthly rise in Melbourne saw its annual growth back in double-digits. On the other side of the ledger, though, Perth property prices eased 0.4% last month and are now down almost 1% over the past year, while a 3.9% slump for Darwin in June dragged its annual property price movement firmly into the negative.

HOUSE PRICES IN JUNE 2015

SOURCE CORELOGIC RP DATA
Changes – year-on-year

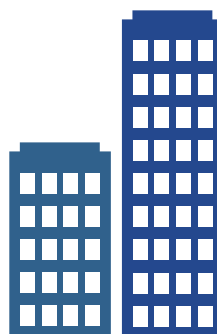


MEDIAN PRICES - HOUSES JUNE 2015

Sydney - \$900,000
Melbourne - \$615,000
Brisbane-Gold Coast - \$500,000
Adelaide - \$430,000
Perth - \$525,000
Hobart - \$347,500
Darwin - \$585,000
Canberra - \$590,000

MEDIAN PRICES - UNITS JUNE 2015

Sydney - \$650,000
Melbourne - \$480,000
Brisbane-Gold Coast - \$370,000
Adelaide - \$337,200
Perth - \$425,000
Hobart - \$265,000
Darwin - \$463,500
Canberra - \$420,000





BUBBLE TROUBLE?

There continues to be speculation/dire predictions/absolute dismissals of housing bubbles about to burst in the high-performing markets we're seeing. It's true that the housing market has gathered some momentum during the year. Two interest rate cuts this year have seen a lot more activity in the market hotspots of Sydney and Melbourne.

According to CoreLogic RP Data's head of research, Tim Lawless, when the RBA cut the cash rate in February, there was an instant buyer reaction across the Sydney and Melbourne housing markets where auction clearance rates surged back to levels not seen since 2009, capital gains once again accelerated, with Sydney and Melbourne homes selling in record time; Sydney homes were selling in just 26 days and Melbourne homes were selling in 32 days.

There's no doubt these Sydney and Melbourne price surges have lent weight to bubble concerns. National policymaker attention is currently focused on the financial and economic risks generated by rapid price rises in the south-east corner of the country.

Treasury secretary John Fraser stirred the pot in June by saying there was "unequivocally" a property bubble in Sydney and parts of Melbourne. Later that month, the Reserve Bank governor Glenn Stevens added fuel to that fire by describing parts of the Sydney property market as "crazy" and "acutely concerning".

The regulator wants to see banks restrict growth in loans to property investors to 10% per annum, in an effort to cool the market and reduce risks to the financial sector. However, the latest data showed that investor lending is still growing above that ceiling.

There are signs that the banks are tightening lending criteria; three of the Big 4 have announced the following lending policies:

- ANZ caps the loan-to-value (LVR) ratio for investors to 90%
- NAB also caps the loan-to-value (LVR) ratio for investors to 90%
- Westpac requires new property investors to have a deposit of at least 20%

While a rising market is exciting, it's important to understand what you're getting into before you jump right in. That typically means researching the rental market to decide what area you want to buy in. It's also important to work out what you need to earn to cover your expenses and make a profit. And if you don't like dealing with people or doing repairs, you can also research property managers in your area. For a monthly fee, they'll do most of the heavy lifting for you—including finding tenants, hiring out repairs, and more. A property manager who carries out strict due diligence on potential tenants, combined with regular property inspections will go a long way towards keeping your property in as good a condition as you would like it to be.



THE RISKS OF BEING A LANDLORD

Owning a rental property is one way of achieving the dream ... whether that is building a wealth portfolio, funding a growing family's needs or just creating ultimate financial independence. But in buying a rental property you not only become a property owner, you also take on the responsibilities of becoming a landlord. Granted, there is a certain romance associated with buying a rental property but in the majority of cases, owning a rental property is hard work.

Ask yourself if you are ready to treat your rental property as your newly-acquired business. As a business owner, you must adhere to the laws, rules and regulations that govern rental housing, and have a clear understanding of appropriate rental rules and practices.

Are you willing to:

- Devote time and hard work to manage your business
- Make repairs and maintain your property
- Provide services to your tenants
- Deal with difficult tenants
- Become familiar with state, local and federal laws and regulations regarding landlord and tenant relationships, and
- Consult and hire professionals, such as lawyers and accountants

Along with the benefits of owning an investment property, there are also increased responsibilities and possible drawbacks. For instance, you are responsible for the full mortgage payment, even if your tenant does not make his/her rental payment or your rental property is vacant.

You will need to budget for unexpected expenses, such as problems with tenants which may incur legal expenses.

Repairs and maintenance

Maintenance and repair costs often can be substantial. However, you must keep your rental property in good condition; you're responsible for providing safe and decent housing for your tenants. Also be sure the building meets all local codes before renting to anyone.

Legal obligations

You must have a clear understanding of laws, rules and regulations that govern rental housing. You may be liable for any lawsuits due to complaints filed as a result of your failure to adhere to these laws, rules and regulations.

24-hour availability

You must make yourself, or someone you designate to act on your behalf, available to your tenants 24 hours a day in the event of an emergency.

To be a landlord you need to understand and accept that you need access to cash. We're not talking about the initial property purchase here but the money you will need to have set aside to cover emergency maintenance expenses on your rental property.

You are taking a risk

Many people think owning rental property is always a money-making endeavour. However, that couldn't be further from the truth. Investing in rental property has plenty of risks including non-payment, property damage, prolonged vacancies, and more.

Bad things do happen

We've all heard rental horror stories and the fact is that many of them are true. You'd be amazed at the kind of damage people can leave behind, and how much of a headache it can cause.



LANDLORD INSURANCE PROTECTS YOUR ASSET

There are particular risks associated with renting out a property that won't be covered by a typical home and contents or strata title insurance policy. That's why specific landlord insurance is a must for investors who don't want to put their valuable assets at risk.

Two of the most significant risks facing landlords are malicious or intentional damage by tenants and failure to pay rent. Most landlords acknowledge that a bond is not sufficient to cover most incidents with tenants. Of course, not all tenants are bad but you do need to make sure you are covered should something go wrong.

Common features of a landlord insurance policy include:

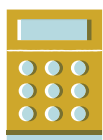
- Malicious or intentional damage to the property by the tenant or their guests
- Theft by the tenant or their guests
- Loss of rent if the tenant defaults on their payments
- Liability, including for a claim against you by the tenant, and
- Legal expenses incurred in taking action against a tenant.
- Tenant passes away or suffers from an event leading to hardship and is unable to pay rent

It's important to remember that not all landlord protection policies are the same. Some policies have more extensive cover for the contents of the property. This is particularly important if you rent out a partially or fully furnished property.

WHAT ARE AVERAGE LANDLORD INSURANCE COSTS?

It goes without saying that premiums will vary significantly across the country – and also depending on the specific location, value and style of your property. Collating the data from 2,663 quotes, we have found average landlord insurance premiums are as follows:

State	Unit	House
NQLD	\$503.61	\$2,635.87
NSW	\$350.02	\$1,155.53
QLD	\$386.70	\$1,129.41
SA	\$269.00	\$866.22
TAS	\$257.39	\$832.36
VIC	\$267.30	\$851.16
WA	\$301.11	\$930.86



WHAT DO THOSE COSTS MEAN TO YOUR INCOME?

As well as understanding the average premium cost, it's also interesting to work out how much landlords are paying in insurance compared to the rent they are able to raise.

Not surprisingly, landlords in northern Queensland are being hit the hardest, thanks to the increased risk of natural disasters. Landlords north of the Tropic of Capricorn are having to fork out an average of 15.04% of their income from the property on their insurance policy!

Those renting out a Sydney unit, on the other hand, are only paying out just 1.38% of their rental income on insurance.

North Queensland	House	Unit
Median Rental Income ¹	\$18,373.33	\$13,866.67
Average Yearly Landlord Insurance Premium	\$2,764.24	\$512.20
Percentage of yearly income dedicated to Landlord Insurance	15.04%	3.69%

NSW - Sydney	House	Unit
Median Rental Income ¹	\$27,040.00	\$26,000.00
Average Yearly Landlord Insurance Premium	\$1,172.11	\$358.03
Percentage of yearly income dedicated to Landlord Insurance	4.33%	1.38%

QLD - Brisbane	House	Unit
Median Rental Income ¹	\$16,640.00	\$13,000.00
Average Yearly Landlord Insurance Premium	\$1,082.72	\$385.63
Percentage of yearly income dedicated to Landlord Insurance	6.51%	2.97%

WA - Perth	House	Unit
Median Rental Income ¹	\$23,400.00	\$20,020.00
Average Yearly Landlord Insurance Premium	\$942.98	\$297.75
Percentage of yearly income dedicated to Landlord Insurance	4.03%	1.49%

SA - Adelaide	House	Unit
Median Rental Income ¹	\$18,200.00	\$15,080.00
Average Yearly Landlord Insurance Premium	\$850.74	\$261.78
Percentage of yearly income dedicated to Landlord Insurance	4.67%	1.74%

TAS	House	Unit
Median Rental Income ¹	\$17,160.00	\$14,560.00
Average Yearly Landlord Insurance Premium	\$833.36	\$254.65
Percentage of yearly income dedicated to Landlord Insurance	4.86%	1.75%

QLD - Rockhampton	House	Unit
Median Rental Income ¹	\$16,640.00	\$13,000.00
Average Yearly Landlord Insurance Premium	\$1,285.65	\$318.23
Percentage of yearly income dedicated to Landlord Insurance	7.73%	2.45%

VIC - Melbourne	House	Unit
Median Rental Income ¹	\$20,280.00	\$18,980.00
Average Yearly Landlord Insurance Premium	\$858.64	\$270.94
Percentage of yearly income dedicated to Landlord Insurance	4.23%	1.43%

¹ Source: Australian Property Monitors

WHO PROVIDES OUTSTANDING VALUE LANDLORD INSURANCE?

In this, our second comparison of landlord insurance, we looked at how 41 policies performed across all states of Australia, amassing a total of 2,663 quotes along the way. Our researchers sifted through the fine print to determine the companies that offered outstanding value at a state and national level.

We congratulate our national winner – Terri Scheer who stood out in the national arena after triumphing in four of the seven states we compared. These were North Queensland, New South Wales, Tasmania and Victoria.

National Winner: Terri Scheer



Terri Scheer is a specialist Landlord Insurance provider who has risen to the top of the Landlord Insurance rankings on the back of market-leading, landlord-specific cover inclusions. Such extensive coverage is doubly impressive when it is combined with sharply competitive premiums. Terri Scheer's uniform pricing for contents-only (plus landlord) insurance across each state means that in Northern Queensland, for example, they offer the cheapest coverage but have one of the most fully-featured policies. Many insurers will not issue policies in North Queensland at all, even for contents. Terri Scheer has a minimum contents insurance level of \$60,000 and since CANSTAR only requires a minimum level of cover of \$25,000, this insurer is still particularly competitive on price across the country.

In terms of landlord-specific cover, included in Terri Scheer's policies is cover for legal expenses, the cost of a property manager representing a landlord in a court or tribunal, replacement of locks, as well as specific cover levels for 10 different loss-of-rental income scenarios.

Out of 14 profiles we compared, Terri Scheer received five 5-Star awards and nine 4-Star awards.



Landlord Insurance

State Winners:

North Queensland	Terri Scheer
New South Wales	Terri Scheer
Tasmania	Terri Scheer
Victoria	Terri Scheer

Terri Scheer is a feature leader across these four states as well as offering the cheapest unit insurance in North Queensland.

Western Australia Suncorp

With their \$50 discount for purchasing landlord insurance online,

Suncorp is one of the least expensive options for cover in Western Australia - especially for units where a \$50 discount means about 25% off your premium. They will also cover up to 14 weeks of rent loss caused by a defaulting or absconding tenant (capped at \$5000) and will pay up to \$5000 in legal costs. Suncorp also offer standard cover for riverine flooding - and the ability to pay by the month at no extra cost.



Queensland	Allianz
South Australia	Allianz

Allianz has retained the award for Queensland and South Australia

this year. They offered the cheapest insurance for units, and the second cheapest for houses in Queensland. In South Australia they have the cheapest policies for houses and are within \$20 of the cheapest for units. Allianz offers good quality cover for rent loss scenarios including rent default, hardship order, absconding tenants, court eviction, and death of a tenant.





METHODOLOGY

LANDLORD INSURANCE

What are the CANSTAR *Landlord Insurance Star Ratings*?

CANSTAR's *Landlord Insurance Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, that compares landlord insurance products in Australia. CANSTAR star rated products represent a shortlist of financial products. This shortlist narrows the search for consumers to products that have been independently assessed and ranked. The CANSTAR *Landlord Insurance Star Ratings* are a transparent and comprehensive analysis of landlord insurance policies, comparing over 3,200 quotes, across seven different regions, from more than 40 different insurers. Subsequent to determining the star ratings of each individual policy, the results are then used to determine a winner from each individual state and an overall national winner.

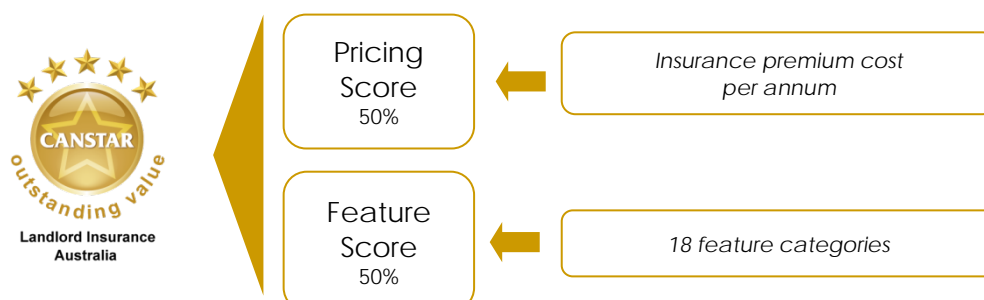


Eligibility requirements:

- A policy must offer cover for theft or burglary by tenants or their guests; malicious damage or vandalism by tenants or their guests; and loss of rent due to tenant default.
- A policy must quote in all specific postcodes within the profile to be rated in the Star Ratings.
- An insurer must quote in all profiles within a state to be eligible for a state award.
- An insurer must make policies available to all consumers to be eligible for a state award.
- An insurer must quote in all states to be eligible for a national award.
- An insurer should underwrite its own insurance or be a wholly owned subsidiary of a general insurer to be eligible for a state or national award. To win a national award, it should be also be present nationally.

The *Landlord Insurance Star Ratings* consist of two separate insurance product types (building, contents and landlord-specific insurance; and contents and landlord-specific insurance). The rating process for each of these product types employs a separate star ratings methodology consistent with the pricing and features model of the CANSTAR star ratings.

$$\text{TOTAL STAR RATINGS SCORE (T)} = \text{PRICING SCORE (P)} + \text{FEATURES SCORE (F)}$$



Landlord insurance products are rated across seven regions so that consumers will be able to identify their demographic and create a shortlist of products that may be suitable for their needs.

Pricing score

The insurance premium for home insurance is used as the point of cost comparison. Peer products are compared and the product with the lowest cost is awarded the highest pricing score and all other peer products are awarded a relative score in comparison to the lowest cost product.

Sum insured		
	Building	Contents
Individual dwelling	\$300,000	\$25,000
Strata dwelling	-	\$25,000

To be eligible for Star Ratings, premium quotes have to be available both online and by phone.

Feature score

Over 100 different features are assessed from 18 different feature categories. Peer products are compared and the product with the most comprehensive coverage and features is awarded the highest feature score.

Feature weights			
Feature categories	Descriptions	Weights	
		Individual dwellings	Strata dwellings
Policy terms		30%	25%
Policy conditions	List flexibilities in taking the policies (e.g. cooling-off period, different excess amounts)	25%	25%
Claim process	Different flexibilities in making claims (e.g. online, phone, 24-hour service)	15%	15%
Defined events	List all events and maximum cover (e.g. earthquake, explosions, lightning)	20%	20%
Flood	Specific conditions on flood-related cover	20%	20%
Storm	Specific conditions on storm-related cover	20%	20%
Landlord cover		40%	60%
Damage	Cover for malicious damage by tenant	30%	30%
Rent loss/default	Loss of rent due to tenants or insured events	30%	30%
Liability cover	Legal and liability expenses covered	10%	10%
Burglary	Cover for theft or burglary by tenant	20%	20%
Additional	Additional cover	10%	10%
Building cover		20%	0%
Building inclusions	Definitions of buildings	40%	
Building policy	Flexibilities to rebuild (e.g. choice of builders, option to rebuild)	15%	
Under-insurance protection	Specific features to prevent under-insurance	30%	
Fusion of electric motor (Building)	Specific conditions on fusion cover	10%	
Other benefits	Removal of debris, demolition cost	5%	
Contents cover		10%	15%
Contents inclusions	Definitions of contents	60%	60%
Contents policy	Flexibilities on contents term (e.g. new for old, contents in open air)	20%	20%
Fusion of electric motor (Contents)	Specific conditions on fusion cover	20%	20%

Awards to institutions

Awards are determined by product performance across the following:

- Individual dwelling (building and contents insurance) and strata dwelling (contents insurance)
- Regions

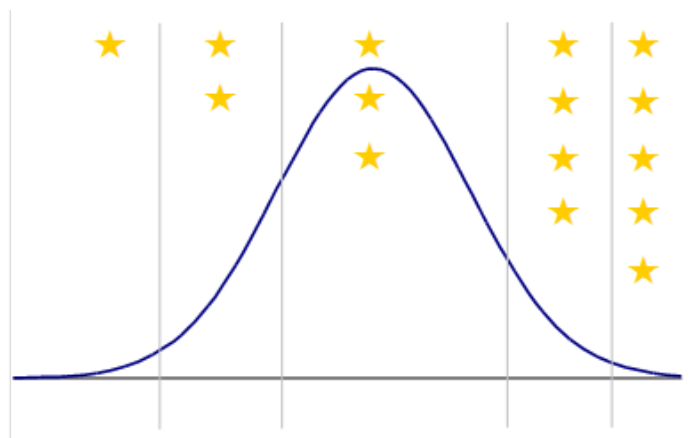
To determine the state winners, the contribution of the best product results from each of the categories is considered. The North Queensland region (above the Tropic of Capricorn) has also been included as a state throughout the calculation process.

To determine the national winners, each institution's product performance in each state is considered and these performances are weighted based on the population of the relevant state relative to the overall Australian population. The insurer that has the best weighted average score across all states is awarded the national award for that product category.



How are the stars awarded?

Star Ratings are very selective and are only awarded to those institutions that demonstrate truly outstanding value. Once all the scoring from the methodology is completed the results are distributed across a bell curve. The policies that achieve a score in the top 5-10%, relative to the landlord insurance policies rated, are awarded a CANSTAR five-star rating, and the subsequent star ratings are distributed according to their relative distribution.



Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However, this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Landlord insurance awards

Subsequent to the completion of Landlord Insurance Star Ratings, the state and national awards for Landlord Insurance are determined. This is achieved by using the Star Ratings score and ranking the scores relative to each state, to determine state winners, and then weighted for the population of each state to determine the national winner.

Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au if you would like to view the latest Star Ratings reports of interest.



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|---------------------------|-------------------------|----------------------|
| • Account-based pensions | • Agribusiness | • Business banking |
| • Business life insurance | • Car insurance | • Credit cards |
| • Deposit accounts | • Direct life insurance | • First home buyer |
| • Health insurance | • Home & Contents | • Home loans |
| • Life insurance | • Managed investments | • Margin lending |
| • Online banking | • Online share trading | • Package banking |
| • Personal loans | • Reward programs | • Superannuation |
| • Term deposits | • Travel insurance | • Travel money cards |
| • Youth banking | | |

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Landlord Insurance Star Ratings

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House - New South Wales

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★★											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
★★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
GIO	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	✓	✗



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								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
HBFI Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★											
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗



Landlord Insurance Star Ratings

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House - North Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★											
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗



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House - North Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
★											
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗



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House - Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
★★★★★											
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓



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House - Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★											
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗



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House - South Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
★★★★★											
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓



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House - South Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
HBFI Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
SGIC	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
BankSA	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
★											
BankSA	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗



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House - Tasmania

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★★											
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
RACT	Investor Insurance	✗	✗	✗	✓	✓	✓	●	✓	✗	✓
★★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Australian Unity Insurance	Landlords Insurance	✓	✓	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓



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House - Tasmania

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
NRMA Insurance	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★											
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗



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House - Victoria

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★★											
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
GIO	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	✓	✗
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
★★★											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓



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House - Victoria

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
RACV	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
Bank of Melbourne	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★											
Bank of Melbourne	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗



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House - Western Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
★★★★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★											
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓



Landlord Insurance Star Ratings

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House - Western Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
GIO	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	✓	✗
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
RAC	Landlord's Insurance	✗	✗	✗	✓	✓	✓	✓	✓	✗	✗
★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Australian Unity Insurance	Landlords Insurance	✓	✓	✗	✓	✓	●	✓	✓	✗	✗
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★											
SGIO	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗



Landlord Insurance Star Ratings

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Unit - New South Wales

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★★★											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
GIO	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	✓	✗
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓



Landlord Insurance Star Ratings

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Unit - New South Wales

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓



Landlord Insurance Star Ratings

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Unit - North Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
★★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗



Landlord Insurance Star Ratings

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Unit - North Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★											
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★											
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
NRMA Insurance	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓



Landlord Insurance Star Ratings

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Unit - Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗



Landlord Insurance Star Ratings

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Unit - Queensland

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
★											
NRMA Insurance	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓



Landlord Insurance Star Ratings

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Unit - South Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
BankSA	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
BankSA	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗



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Unit - South Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
★											
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
SGIC	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓



Landlord Insurance Star Ratings

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Unit - Tasmania

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★★★											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Australian Unity Insurance	Landlords Insurance	✓	✓	✗	✓	✓	●	✓	✓	✗	✗
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓



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Unit - Tasmania

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★★											
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
NRMA Insurance	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓



Landlord Insurance Star Ratings

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Unit - Victoria

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
★★★★★											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
QBE	Landlord Cover	✓	✓	✗	●	●	●	✓	✓	✗	✗
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Bank of Melbourne	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Bank of Melbourne	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓



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Unit - Victoria

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
GIO	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	✓	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
RACV	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★★											
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓



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Unit - Western Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★★★ "outstanding value"											
AAMI	Landlord Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
APIA	Landlord Insurance	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗
Suncorp	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	●	✗
★★★★★											
Allianz Australia	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Australian Unity Insurance	Landlords Insurance	✓	✓	✗	✓	✓	●	✓	✓	✗	✗
Catholic Church Insurances	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
CUA	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Over Fifty Insurance	Landlord Insurance	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Landlord Residential Building Insurance Policy	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓
★★★★											
AON	Rental Protection Plus	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
Bankwest	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bendigo Bank	Landlords Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✓
BOQ	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
BUPA Insurance	Landlords Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
CGU	Landlords Residential Property	✗	✗	✗	●	✓	●	✓	✓	✗	✓



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Unit - Western Australia

Company	Product	No Claim Bonus Discount	Multi Policy Discount	Storm Surge Cover	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
								Fusion	New for Old	Gap Cover	Choice of Repairer
★★★											
CommInsure	Home Insurance	✗	✗	✗	●	●	●	✓	✓	✗	✓
GIO	Landlord Insurance	✗	✓	✗	✓	✓	✓	●	✓	✓	✗
OnePath	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
People's Choice Credit Union	Landlords Residential Property Insurance	✗	✗	✗	✓	✓	●	✓	✓	✗	✗
St.George Bank	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
St.George Bank	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
Westpac	Essential Landlord Insurance	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Quality Landlord Insurance	✓	✓	✓	●	●	●	✓	✓	✗	✗
★★											
ANZ	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Budget Direct	Landlord Home and Contents Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
HBF Insurance	Landlords Insurance	✗	✓	✗	●	✓	●	✓	✓	✗	✗
IMB	Secure Landlord Insurance	✗	✗	✗	●	✓	●	✓	✓	✗	✗
★											
1Cover Direct Insurance	Landlord Insurance	✗	✓	✗	●	●	●	●	✓	✓	✓
SGIO	Landlord Insurance	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓