

Buildings cover

What's covered	What it could mean to you
<p>Full buildings replacement[^] We estimate it, we pay for it – even if the costs end up being higher</p>	<p>Say we've insured your property for \$200,000 and it burns down – but you're quoted \$250,000 to rebuild. No worries. We'll pick up the difference.</p>
<p>Professional and legal fees[^]</p>	<p>See situation above. Architect, surveyor and legal fees won't be an expensive surprise.</p>
<p>Demolition and removal of debris[^]</p>	<p>After the fire, rebuilding can't begin till the charred walls are knocked down and carted away. One more thing taken care of.</p>
<p>Natural events Like storm, bushfire, rainwater or wind (except flood)</p>	<p>A wind storm rages through town and a tree branch crashes through the roof. We'll make sure your tenants don't remain exposed to the elements.</p>
<p>Landslide and subsidence Within 72 hours of an earthquake, explosion, storm, or liquid escaping from pipes and drains</p>	<p>Next day, the back of the property drops because overflowing drains washed out the foundations. That hole will be filled in no time and your building repaired.</p>
<p>Accidental glass breakage All fixed glass, including windows, fixed shower bases, basins, sinks, spas, baths and toilets</p>	<p>You don't know how it happened, but the shower screen's got a big crack through it. Maintain your property and get it fixed.</p>
<p>Impact damage</p>	<p>When the satellite dish keels over or the gum tree topples, we'll cover the repairs without a fuss.</p>
<p>Electrical motor burnout or power surge Full replacement for items up to 15 years old: built-in air conditioners, in-ground pool filters, washing machines and dishwashers</p>	<p>The motor in your 14-year-old built-in air conditioner burns out. We'll repair or replace it so your tenants don't swelter.</p>
<p>Replacement locks and keys</p>	<p>Your caretaker's keys are stolen and you report it to the police. You know you have to replace every lock.</p>
<p>Trees, plants and shrubs Replacement up to \$1,500 for malicious or accidental damage, or theft</p>	<p>The flowering natives planted along the front fence have been stolen. We'll replace them.</p>
<p>Water or liquid damage Loss or damage caused by leaking fixed pipes, bath, washing machine, dishwasher and more</p>	<p>It was months before your tenants figured out there was a crack in the pipes. Now you can repaint that mouldy wall.</p>
<p>Personal liability Up to \$20 million</p>	<p>The tiler lost his footing while fixing the roof and now he's suing. We'll take care of it.</p>

[^]If your building needs to be rebuilt as a result of a total loss that we've agreed to cover.