

# Contents cover

What's covered	What it could mean to you
<b>New for old replacement</b> Regardless of age	The venetians were new in '72, but now they've been stolen. It's good to replace them with the latest window coverings.
<b>Electrical motor burnout or power surge</b> Full replacement for items up to 15 years old: washing machines, fridges and dishwashers	The washing machine gave up the ghost after the lightning strike in that last storm, but your tenants won't have to handwash their smalls for long.
<b>Theft of contents by tenants or their visitors</b> Up to the contents sum insured	During an inspection you see a number of your items are missing – crockery, curtains, an outdoor table and chairs, the barbecue. We'll replace them.
<b>Theft of contents</b> Up to the contents sum insured for loss or damage if there's a burglary or break-in, or one's attempted, as long as it's reported to police	Thieves break into your rental property and make off with your TV, clothes dryer and kitchen wall clock. All will be replaced.
<b>Natural events</b> Like storm, bushfire, rainwater or wind (except flood)	Tiles blow off the roof in a storm and rain gets in, ruining the carpets and curtains. We'll cover the cost of repair and replacement.
<b>Replacement locks and keys</b>	Your caretaker's keys are stolen and you report it to the police. You know you have to replace every lock.
<b>Demolition and removal of debris</b> Up to 10% of contents sum insured	Furniture and carpets are destroyed by fire and renovation can't start till they're gone. One more thing taken care of.