

# 360 Landlords. Cover for residential tenant related risks.

**360 Landlords** was created as a direct response from Brokers looking for a specialist insurance solution for their domestic property-owning clients. Clients that are looking to be protected against potential financial loss from letting their properties. Risks that are in addition to the normal building & contents exposures such as damage caused by the tenants, loss of rental income and the possibility of rental default.

Often these policies are low cost but high volume, so it was critical that the agency was developed with a strong commitment to electronic delivery, backed by a team of professional underwriters that could manage a referral when the computer says no.

## Why choose 360 Landlords?

- + Capacity provided by Guild Insurance Limited, through a multi-year agreement with their intermediary division, Acerta;
- + Electronic policy administration platform enabling streamlined processing;
- + Claims managed in Australia by a dedicated team within Acerta;
- + Professional underwriters providing personal service;
- + Tenant Default up to 20 weeks;
- + Optional Flood cover;
- + Cover for accidental damage, malicious damage and deliberate damage.

## Our System

All Landlords business is transacted electronically through our 360 Compass Web Portal.



Please contact 360 Landlords should you wish to learn more or if you require assistance logging into the system.

## Cover Highlights

<b>Building &amp;/or Contents</b>	<ul style="list-style-type: none"> <li>+ Accidental loss or damage caused by tenants</li> <li>+ Malicious acts by tenants</li> <li>+ Deliberate damage by tenants</li> <li>+ Professional fees</li> <li>+ Pet damage</li> <li>+ Locks &amp; Keys</li> <li>+ Removal of debris</li> <li>+ Temporary repairs</li> <li>+ Unlawful substances</li> <li>+ Fumigation costs</li> <li>+ Environmentally friendly covers</li> <li>+ Electric motor burnout</li> <li>+ Optional Flood Cover</li> </ul>
<b>Loss of Rent</b>	<ul style="list-style-type: none"> <li>+ Following insured loss or damage</li> <li>+ Following prevention of access</li> <li>+ Up to 52 weeks</li> <li>+ Re letting expenses</li> </ul>
<b>Tenant Default</b> (limits apply)	<ul style="list-style-type: none"> <li>+ Loss of rent following tenant eviction or tenant default</li> <li>+ +20 weeks to a maximum of \$10,000</li> <li>+ Re letting expenses</li> </ul>
<b>Legal Liability</b>	<ul style="list-style-type: none"> <li>+ Up to \$20,000,000</li> </ul>



We bring to the broker a purpose built, electronically delivered, expert supported Landlords solution

## Our People



### Kate Stebbings

Executive Director

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Kate Stebbings is an experienced business leader who has spent over 20 years in the insurance industry. She has a proven ability to create high performing teams and is a passionate leader whose experience expands across both General Insurance and Workers Compensation. Kate thrives on coaching and developing people leaders and their teams, and has worked in a wide variety of senior roles across product, relationship management and distribution.

Prior to 360 Underwriting Solutions, Kate spent 21 years at Allianz, with the last 6 of those years leading a very successful National Distribution team. She has had great success in improving customer experience and engagement and truly appreciates the value of working with broker partners to ensure the best possible outcomes are achieved for their customers.

**DISCLAIMER.** The information contained in this document is intended as a guide only and does not take in account and individual circumstances. These features and benefits are provided under the 360 Landlords Product Disclosure Statement (PDS) and are subject to underwriting guidelines and the specific terms, conditions and exclusions outlined in the relevant 360 Landlords PDS and Policy Wording. Before deciding to purchase this insurance you should consider the Target Market Determination available on our website and consider the 360 Landlords PDS and Policy Wording.



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