

A man and a woman are sitting on a light-colored sofa in a bright living room. The man is on the left, wearing a plaid shirt and jeans, holding a tablet. The woman is on the right, wearing a white blouse and jeans, holding a smartphone. They are both smiling and looking at their devices. Large windows in the background show a view of trees and a fence. The top of the image has a white wavy pattern on the left and a red curved shape on the right containing the logo.

Everything you need to know about EBM RentCover

**A guide to our agreement –
supporting you from cover to claim**

We aim to offer certainty in times of uncertainty

While having insurance is important, we believe what holds true value is the service and support that come with it.

Our specialised team works with property professionals to educate them about the unknown and guide them through the maze of insurance jargon. It is about building a relationship where we align values and work collaboratively towards a shared goal.

This culture and purpose drives everything we do. And, has been engrained in EBM RentCover since 1991 – the year we developed one of Australia's first landlord insurance policies.

Our experience helps us to provide cover for approximately 165,000 properties across Australia, and offer education and risk management support to property professionals



We educate property professionals about the unknown

Insurance is complicated. It is an industry bound by complex laws and regulations and appears to only offer coverage in very specific circumstances, which can be quickly undone by technicalities.

That is why it is important to align with a landlord insurance specialist to help you understand how to best protect the interest of not only your business, but the interest of your clients.

At EBM RentCover, we educate property professionals to reduce risk, and work closely with the real estate industry to highlight the value of landlord insurance.

We aim to simplify the complexities of the industry by offering support and guidance in times of need, and by keeping clients updated on the ever-changing property market.

Insurance solutions for landlords

While having insurance is important, EBM RentCover adds true value with its service and support.

RentCover Ultra Landlord and contents insurance

RentCover Ultra offers protection not typically covered in standard home and contents policies, including cover for insured events (such as fire, storm and flood), loss of rent, liability and tenant-related damage.

Ideal for: Apartments, units and villas where the building is already covered under body corporate, or a stand-alone home where the building is insured separately.

RentCover Platinum Landlord, contents and building insurance

RentCover Platinum protects properties inside and out, with cover for insured events (such as fire, storm and flood) to both contents and building, in addition to cover for liability, tenant-related damage and loss of rent.

Ideal for: Stand-alone homes and townhouses needing cover for the entire property, from the driveway to the backyard. And, for those who prefer their contents and building insurance combined under one policy.

RentCover ShortTerm Landlord, contents and optional building insurance








RentCover ShortTerm covers a range of losses not usually protected by standard landlord insurance and has the option to cover both contents and building.

Ideal for: Short-term rental properties including holiday homes, Airbnb accommodation and serviced apartments.



RentCover Ultra

Landlord and contents insurance









Feature		Excess & cover
	Denial of access Protection for lost rent when a tenant disregards an eviction notice and refuses to leave the property after it has expired.	Excess \$0 Cover Up to 52 weeks Limited to a maximum of \$1,500 per week
	Death of a tenant Protection for lost rent after the death of a tenant, including murder and suicide.	Excess \$0 Cover Up to 52 weeks Limited to a maximum of \$1,500 per week
	Loss of rent (rent default) Protection during hardship and when a tenant stops paying rent or has left unexpectedly.	Excess \$0 Cover Up to six weeks Limited to a maximum of \$1,500 per week
	Loss of rent (repairs) Protection during repairs when a property is uninhabitable following tenant damage or insured events.	Excess \$0 Cover Up to 52 weeks Limited to a maximum of \$1,500 per week
	Accidental & intentional tenant damage Covers damage to contents and building.	Excess \$400 per event (capped at two) Cover Up to \$70,000
	Malicious tenant damage Covers malicious damage to contents and building.	Excess \$400 per claim Cover Up to \$70,000
	Water damage Covers damage to contents by water, including from overflowing basins and bursting pipes.	Excess \$500 Cover Up to \$70,000

EBM RentCover offers protection for lost rent during periodic tenancies

Check that your landlords have insurance that offers cover when a tenant is on a fixed-term or month-to-month lease.



Periodic tenancies

Feature		Excess & cover
	<p>Fire damage</p> <p>Covers damage to contents by fire or explosion, including arson by the tenant.</p>	<p>Excess \$500</p> <p>Cover Up to \$70,000</p>
	<p>Storm damage</p> <p>Covers damage to contents caused by rain, cyclone, storm and flood.</p>	<p>Excess \$500</p> <p>Cover Up to \$70,000</p>
	<p>Theft by tenant</p> <p>Covers theft by the tenant, impacting both building and contents.</p>	<p>Excess \$400</p> <p>Cover Up to \$70,000</p>
	<p>Pet damage</p> <p>Covers damage to contents and building caused by a tenant's domestic pet kept at the property, including those not named on the lease.</p>	<p>Excess \$400 per event</p> <p>Cover Up to \$70,000</p>
	<p>Drug lab clean-up</p> <p>Covers damage to contents and building caused by meth labs and hydroponic set-ups.</p>	<p>Excess \$400</p> <p>Cover Up to \$70,000</p>
	<p>Legal liability</p> <p>Protection when you are found legally liable for an incident, including tenant injury.</p>	<p>Excess \$0</p> <p>Cover Up to \$30 million</p>
	<p>Legal expenses</p> <p>Covers court and tribunal fees for loss of rent claims.</p>	<p>Excess \$0</p> <p>Cover Up to \$5,000</p>
	<p>Tax audit</p> <p>Covers costs of an audit in connection to the ownership of the insured property.</p>	<p>Excess \$0</p> <p>Cover Up to \$1,000</p>

Our RentCover Platinum policy offers all the listed features, as well as cover for building damage. Cover is up to the nominated sum insured, with an excess of \$500 per insured event.

Agreement details

Congratulations on your appointment! We are committed to providing your office with information, training and assistance to ensure you get the most out of this arrangement.

Why do we enter into an agreement?

The Corporations Act has placed tight controls on who can provide financial services as well as how they should be provided. Many of these controls involve making individuals fully aware of the fees associated with the financial service, the risks involved in entering into a financial service, and the rights of the individual when it comes to financial services.

Do I need to have a licence?

Any person or company who provides a financial service must be a financial services licensee with ASIC or be an Authorised Representative or a Distributor of a financial services licensee. EBM holds a Financial Services Licence and will appoint you as a Corporate Authorised Representative or Distributor. You must comply with EBM's policies and procedures and may only provide the financial services that EBM authorises you to provide as you will be conducting financial services under our license.

How do I know if I am doing the right thing?

This guide is designed to help you with EBM's requirements in relation to the financial services that you are authorised to provide.

This guide is specific to the products EBM has authorised you to arrange (RentCover Ultra, RentCover Platinum, RentCover ShortTerm and Householders Rental) and must not be used for any other financial service that you or your company may offer.

EBM documentation

EBM RentCover's documents and materials must not be altered in any way. Any reference to EBM RentCover or associated products included in your own documents or materials must first be approved in writing by EBM RentCover before they are used or published by you or your company. These references must not be altered in any way, nor used in a different context from what they were approved for.

Our commitment to you

Our commitment to you is to educate and supply you with everything you may need to empower your clients to make an informed decision regarding their insurance needs. We have provided this manual for your training, as a reference for later use, and to assist with the lodgement of claims. EBM has trained and qualified staff to assist with all of your insurance needs. We will provide you with updates on any legislative changes to our industry that may affect the products and services we offer. Your Relationship Manager can assist you with marketing strategies, and our Expert Care team can assist with any policy and claim queries you may have.

What you MUST do

- › Applications and cancellations MUST be in writing from the landlord. When it comes to applying for cover, an application form must be completed and submitted.
- › Provide all clients who may wish to take out cover with a product brochure, which includes a reference to where they can download a copy of the Product Disclosure Statement (PDS) and Financial Services Guide (FSG).
- › Provide an invoice, cover summary, PDS and FSG to the policyholder (after payment has been authorised) and retain a copy of the tax invoice on file.
- › Retain the original application form on the landlord's file within your office after advising EBM to place cover. Records must be retained by your office for at least seven years. Alternatively, you can forward these records to EBM for safe keeping.
- › Grant access to any records related to financial services or authorised products provided by EBM immediately upon request if requested for auditing purposes.

What you are AUTHORISED to do

- › Display and provide insurance product brochures – which include a reference to where a copy of the PDS and FSG can be downloaded – so that the consumer can read the policy details. The landlord can deliver the completed application form to your office.
- › Provide EBM's contact details should the landlord wish to obtain further information regarding the product. EBM can be reached by phone on 1800 661 662, by email at enquiries@rentcover.com.au or our website (**RentCover.com.au**). Office hours are between 8:30am AEST – 5:00pm AWST.
- › Once completed by the landlord, accept their signed application form and register the application on **RCPLive**.
- › Pay premiums as advised by an invoice or renewal from EBM. You may only do this if you have an authority to do so signed by the landlord.
- › Use **RCPLive** to advise of any policy alterations. This includes things like address changes or the sale of properties, and can be done by clicking on the Properties tab, highlighting Property and then choosing Amend or Cancel.
- › Accept cancellations providing they are in writing from the landlord (advise EBM via **RCPLive**).
- › Use EBM RentCover's online **Claims Portal** or complete a claim form and submit all of the required claim information on behalf of your client.
- › Provide premium details on all EBM RentCover products which can be obtained from either **RCPLive** or **RentCover.com.au**.
- › Pass on EBM RentCover information, brochures and other marketing material to your clients, which have been provided by EBM. These are approved for compliance in accordance with your authority as a Corporate Authorised Representative or Distributor.

What you are NOT authorised to do

- › You cannot provide any general or personal advice – whether written or verbal – in regards to EBM RentCover or associated products.
- › You cannot recommend EBM RentCover or associated products over any other, as recommendations and statements of opinion are considered general advice.
- › You cannot place or cancel a policy without the written instructions from the landlord.
- › You cannot pay for or renew a policy unless you have written authority from the landlord to do so.
- › You should ensure your management authority is updated to confirm the authority to pay.
- › You cannot act in any way to influence a client's decision on a product.
- › You cannot provide a policy to someone who is outside of the product's Target Market Determination.

Any breach of the above may lead to prosecution by ASIC and could lead to EBM withdrawing your Corporate Authorised Representative or Distributor status.



Suggested script

You cannot recommend our product over any other. What you can do is advise clients that you work with EBM RentCover to bring your clients insurance solutions and would like to introduce them to the EBM RentCover range of products. However, you must also advise that there are other alternatives in the market place and suggest the landlord compare Product Disclosure Statements to ensure they are choosing the best option.

Following is a sample script of a dialogue between a property manager and a landlord, and is compliant with the licence obligations of a Corporate Authorised Representative or Distributor.

Property Manager	Cover, premiums and limits can differ from insurer to insurer. That is why it is important to make an informed decision when choosing the most suitable protection for an investment property. Here is a brochure which provides some information.
Landlord	Could you please tell me the price?
Property Manager	Yes the price for RentCover Ultra is \$XXX.00. If the building requires cover as well then the cost is dependant on varying factors including building type and sum insured and we can get a quote for RentCover Platinum online. Alternatively you can visit EBM RentCover's website RentCover.com.au for an online quote or call 1800 661 662 and EBM RentCover's Expert Care team will help.
Landlord	What is covered in the products?
Property Manager	The product brochure provides an overview of policy features and highlights the limits. However, you should read the PDS for the specific policy details, including any terms and conditions that may apply. I can email you an electronic copy of the PDS, or one can be downloaded from EBM's website: RentCover.com.au/Important-docs
Landlord	What if I would like a hardcopy of the PDS?
Property Manager	To request a hardcopy, you can call EBM RentCover on 1800 661 662 or email enquiries@rentcover.com.au

Landlord	What if I have a question about the policy features?
Property Manager	If you have any questions about the product, you will need to call EBM RentCover on 1800 661 662 or email enquiries@rentcover.com.au
Landlord	Why can't you tell me?
Property Manager	Financial services legislation states only authorised and appropriately trained people can discuss details of coverage and provide general product advice. <Refer landlord to EBM RentCover to discuss coverage>. Should you decide to take out cover with EBM RentCover, we are able to place cover on your behalf and take care of any administration.
Landlord	Ok well I will take out RentCover Ultra, can you arrange this for me?
Property Manager	I can easily arrange RentCover Ultra for you. I will need the request in writing so you will need to fill in an application form and return it to our office or email it to me.
Landlord	Can I combine my building and landlord insurance together and can you arrange this for me?
Property Manager	I can certainly arrange RentCover Platinum for you. I will need the request in writing so you will need to fill in an application form and return it to our office or email it to me.
Landlord	So is the property covered straight away?
Property Manager	I can lodge the policy via our online system (RCPLive), which will generate immediate cover and send a confirmation email with an invoice.

Other common objections

We have also provided compliant responses to some of the common objections you may face as a property manager.

Landlord	I already have insurance.
Property Manager	That's great to hear. In my role, I have seen many landlords suffer financial hardship due to lost rent, damage to their properties and unforeseen circumstances. I would suggest you check the cover you have to make sure it includes cover for loss of rent, tenant damage, legal liability and pet damage. If you like, I have some information with me on a product that is specifically designed for landlords.

Landlord	I got a policy through my bank when I purchased the property.
Property Manager	Perfect, do you know if it covers your building as well as contents? When a property is leased on a full-time basis, the risks you can be exposed to can be wider than those of a property you occupy yourself. Can I suggest you check if the cover includes loss of rent, tenant damage and pet damage? To assist, I have some information on a policy that is designed to cover tenanted properties. The landlord only portion is \$XXX for the first year in <STATE>.
Landlord	My policy isn't due to renew until December. I'll reconsider then.
Property Manager	If you like, I can make a note for a month prior to your renewal and can provide you with a quote, some policy information and a Product Disclosure Statement for the product we have available. That way you can consider what might suit you best. Also, if I am authorised to enquire on your current policy, I will be able to arrange the cancellation of the currently policy, and set up the new one for you.
Landlord	The cost of this combined policy is much higher than the one I got from <cheaper insurer>.
Property Manager	Insurance policy costs can vary dramatically between insurers, but it's important to check the level of cover you are getting within the policy and make sure you are covered for not only your contents but also the building. Often in my role I see the challenges faced when there is a gap in cover. The RentCover Platinum policy provides cover for the building up to the sum insured you specify, along with \$70,000 worth of contents cover, and covers you for both defined events (such as fire, storm and flood) and tenant related damage. If you like I can put you in touch with someone from EBM RentCover who can talk you through the policy in more detail.
Landlord	Who do you recommend for landlord insurance?
Property Manager	I can't specifically recommend who you should use, as I am not qualified to provide advice on insurance. I can however provide you with some information on a product provided by EBM RentCover. We have been authorised under EBM's licence, which allows me to arrange a policy for you. The premium for a property in <STATE> is \$XXX and covers things like loss of rent, tenant damage, pet damage and legal liability. Would you like me to provide you with some policy information so you can decide if it's right for you?

Agent portal – RCPLive

RCPLive was designed specifically for Corporate Authorised Representatives and Distributors of EBM RentCover. This web-based system is easy to operate and ensures that adding and cancelling policies is a simple and secure process.

RCPLive takes approximately five minutes to apply for cover, and guides clients through a checklist of required documentation needed for a claim, compiling all relevant information in one place.

Features:

- › Review, add and cancel policies
- › Apply online with paperwork delivered in real-time
- › View claims history
- › Keep track of paid and unpaid policies
- › Request paperwork and training

To access **RCPLive** you will require a User ID and password. If you do not yet have one, log on to **RCPLive.com.au** and register your details.

Your User ID and password will be issued to you exclusively to use while you remain an employee at your current real estate office. Please note access to **RCPLive** is only available to authorised users. Once registered, we will be in touch to verify your details and then you can log on and enjoy the benefits



Online claims

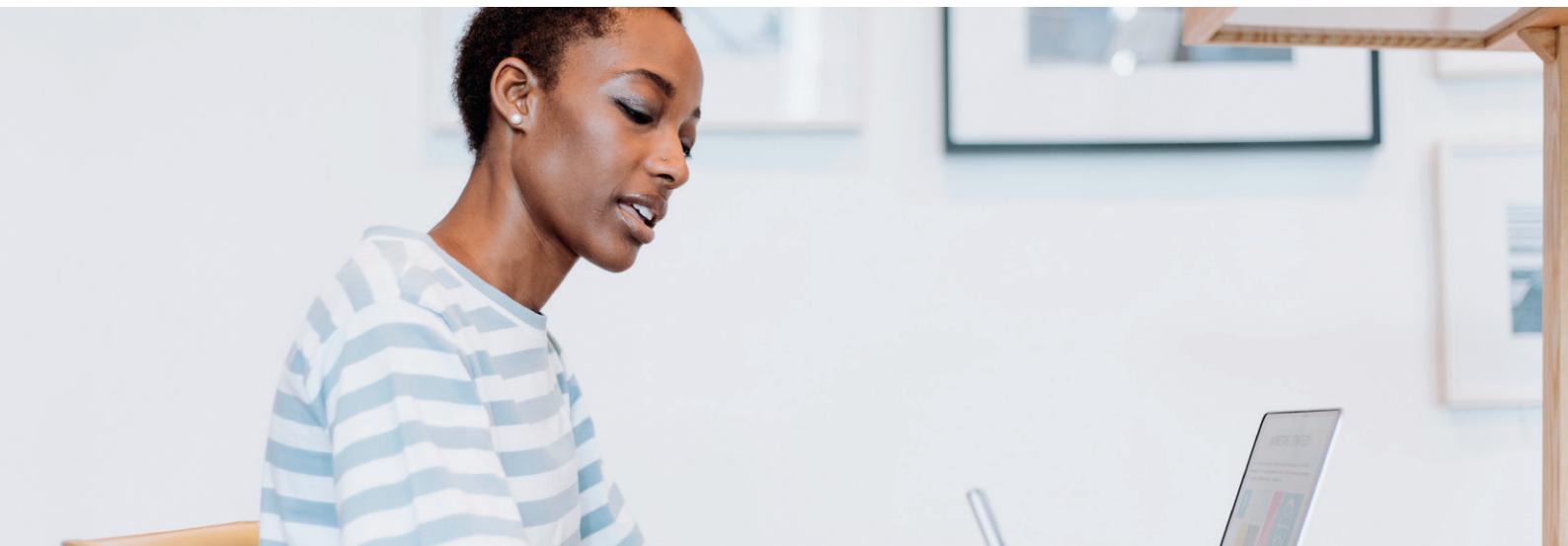
Through **RCPLive**, or **RentCover.com.au**, you can connect to our easy-to-use claims portal to describe an incident, provide expenses, upload documentation and review, finalise and process a claim.

Features:

- › Everything in one place – you can easily manage all your documentation and determine what you need to successfully submit a claim.
- › You can save a draft claim – this means you can start the process and return to it at a later date once you have gathered the correct information.
- › Automatically resize documents – our portal compresses and resizes documents and images meaning there is no restriction on file sizes and how many you can attach.
- › Training and support – we can provide one-on-one training with clients, along with easy to follow 'how-to' guides.

RCPLive users can use their login details to access the portal. If you are not an **RCPLive** user, you can still access the portal by creating an account using the online registration form.

You can find the Claim Lodgement Portal at claims.rentcover.com.au



Legislation and what you need to know

Privacy policy

EBM and our underwriter – Zurich Australian Insurance Limited (Zurich) – are committed to protecting your privacy. EBM and Zurich do not trade, rent or sell consumers' information. Consumers can check the information we hold about them at any time. For more information about EBM or Zurich's Privacy Policy, please contact EBM's office on 1800 661 662 or visit the websites below.

EBM's Privacy Statement can be viewed on their website at www.ebminsurance.com.au/other/privacy-statement.php

EBM RentCover's Privacy Statement can be viewed on our website at www.rentcover.com.au/privacy-statement

Zurich's Privacy Policy can be viewed on their website at www.zurich.com.au/important-information/privacy

Codes of Practice

EBM embraces both the General Insurance Code of Practice (GICOP) and the Insurance Brokers Code of Practice (IBCOP). Both codes are part of a self-regulatory scheme that sets out the responsibilities of participating insurers and insurance brokers, and requires them to establish an internal process for resolving disputes with insureds.

The objectives of GICOP and IBCOP include:

- › Aim to promote good relations between insurers, insurance brokers and consumers.
- › Describe standards of good practice and service to be expected of insurers and insurance brokers.
- › Promote efficiency in transactions in which insurers and insurance brokers are involved.
- › Provide for consumer involvement in reviews of the codes.
- › Promote effective resolution of disputes between insurers, insurance brokers and insureds.

Insurers and insurance brokers must provide suitable training to their employees and distributors, and ensure that they comply with the obligations set out by the codes.

The codes are monitored by an external complaints handling authority, whose service provides dispute resolution for the financial industry. This service will be provided by the Australian Financial Complaints Authority (AFCA). More information about AFCA can be found on their website (www.afca.org.au).

The Corporations Act

The Financial Services Reform Act, which was an amendment made in 2001 to the Corporations Act, introduced a single licensing regime for financial advice and dealings in relation to financial products. Any entity that operates a financial services business must hold an Australian Financial Services (AFS) Licence, or be authorised by a licensee as a result of this legislation. In order to maintain integrity as a leading financial service provider, EBM has strictly adhered to the requirements of the legislation; EBM has invested enormous sums, and spent countless hours, ensuring that both we, and our appointed agents, operate completely within the guidelines enforced by the Australian Securities and Investment Commission (ASIC).

While completely complying with the guidelines set out in the Corporations Act, EBM can authorise property professionals under their AFS licence with the authority to provide various degrees of financial services to their clients in relation to insuring their properties. Due to the significant expense incurred by EBM as a result of putting this system in place, not all property professionals operating throughout Australia are offered the opportunity to provide this service.

The relationship between property professionals and EBM are jointly assessed, and on the requirements of each, an agent may be appointed as either a Corporate Authorised Representative, Distributor or Referrer.

What is a Corporate Authorised Representative?

A company that is authorised by EBM to arrange insurance for their clients. Corporate Authorised Representatives can supply brochures (with tailored Financial Services Guides), provide a limited form of general advice, arrange insurance on behalf of a client, and pay the premiums. They are also registered with ASIC as an Authorised Representative of EBM.

What is a Distributor?

A company that is able to do many of the same things as a Corporate Authorised Representative with the exception of being unable to provide general advice, and the Financial Services Guides issued to clients are generic rather than tailored. There is no requirement to register the Distributor with ASIC, however all other monitoring and supervision requirements remain the same.

Design and Distribution Obligations

Design and Distribution Obligations (DDO) require insurers to have adequate frameworks in place to ensure there is a consumer-centric approach to the design and distribution of products and that they are only being sold to an appropriate market. Essentially, DDO ensures all products are designed with the end user in mind.

Part of DDO includes developing a Target Market Determination (TMD) for each of our products. TMDs clearly identify who a product is designed for.

With this in mind, EBM RentCover has processes in place to help ensure only people who fall within the target market can take out cover. It is important that our agent partners understand the importance and value of our TMDs. Not only are they a legal requirement to ensure we are only selling policies to those who fall within our TMD, but they align with our value to 'do the right thing' by clients.

If you have a client who you believe does not meet the requirements of our product TMD, you should contact us to see if we can allow the product to be offered. Or, if you recognise a client who has already taken out a product that is not right for them (e.g. a landlord took out cover for a short-term rental even though their property is rented to long-term tenants), you should notify the EBM RentCover team immediately.

Reporting and recording these incidents help us to view trends and patterns, which can be used to identify changes that may need to be implemented moving forward.

Monitoring and supervision

EBM has an obligation to review the processes that are carried out by Corporate Authorised Representatives and Distributors. We will do this using a combination of:

- › Desktop audits – minimum of one per year.
- › Mystery shopping phone calls – minimum of one every six months.
- › Regular visits from your Relationship Manager.

The reason that we need to conduct these monitoring and supervision activities is to show that EBM and its Corporate Authorised Representatives and Distributors are meeting legislative requirements. This helps to help protect all parties from any litigation regarding the insurance products we offer.

Monitoring and supervision activities help to identify knowledge gaps and other concerns with Corporate Authorised Representatives and Distributors. EBM will make contact regarding any areas that require additional training and may conduct further monitoring activities. If the Corporate Authorised Representative or Distributor does not rectify the area of concern, we may decide to revoke the Corporate Authorised Representative or Distributor status.

Desktop audits

This entails examining some of a Corporate Authorised Representative's or Distributor's paperwork and confirming if:

- › They are obtaining written confirmation from their clients to commence cover.
- › They are obtaining written confirmation from their clients to cancel policies.
- › Product Disclosure Statements (PDS) and policy wordings have been forwarded to their clients.
- › Only factual information is being provided for insurance products and services (i.e. no general or personal advice).

Mystery shopping calls

This entails making random calls to Corporate Authorised Representatives and Distributors and asking some general questions about insurance. Websites and any written information sent by Corporate Authorised Representatives and Distributors are also reviewed. Mystery calls are used to ensure that only factual information is being provided for insurance products and services (i.e. no general or personal advice).



Quotes and payments

Quotes

The EBM RentCover range of products is very competitively priced when compared with other products available in Australia.

A quotation can be obtained from:

- › Our website – [RentCover.com.au/quote](https://rentcover.com.au/quote)
- › **RCPLive**
- › By phoning 1800 661 662

Paying the premium

EBM are committed to investing in the latest payment technology, and sharing these innovations with our clients.

DEFT

The DEFT method of payment is available for clients who are paying EBM RentCover invoices for multiple clients. While all other avenues of payment remain available, the DEFT system creates ease of use when paying multiple payments to a single payee. Similar to BPAY, this system generates a unique barcode which the payer can simply scan with very little effort and limited error. The invoices are then sent to the payee as one single batch.

Companies that have the software capability to produce batch BPAY files can save significant time and money. Batch BPAY also allows EBM to receipt these payments without delay, meaning we can quickly confirm the payment and finalise the policy purchase process in a simple and smart manner.

Cheque or money order

Payable to EBM (along with the remittance slip attached to the policy schedule) and sent to
PO Box 879, HAWTHORN VIC 3122.

Credit or debit card

You can pay the premium online using VISA or MasterCard at www.ebm.com.au or [RentCover.com.au](https://rentcover.com.au), and by clicking on 'Pay Now'. You will need to reference the client code found on the policy schedule, and the invoice number. Please note that a \$20,000 limit applies.

Premium funding

Contact our Expert Care team on 1800 661 662 to arrange this.

Claims

Help! I need to make a claim... what should I do?

1. Contact the EBM RentCover Expert Care team

If you need us, we are here.

As soon as something goes wrong, you should contact our Expert Care team. The sooner we know, the sooner we can act.

Our team will ask questions to understand what has happened and from there can guide you step-by-step through the claims process.

2. Grab a notebook and camera

To submit a successful insurance claim you need to be able to tell us what has happened, where and when. If your claim is for damage, you can help us by:

- › Snapping photos (lots of photos) or video of the damage before the clean-up.
- › Making a list of damaged items with as much info as possible, such as brand, model and serial number.

3. Keep safe and stop further damage

If it is safe to do so, do what you can to stop the damage getting worse. For storm damage, this could include boarding windows or laying a tarp on the roof.

It is also a good idea to arrange all emergency repairs necessary to stop the damage from worsening – you do not need our permission first, but do keep the original tax invoices for the claim.

4. Seek quotes for repairs

You will need to provide quotes for repairs. Our team will let you know if this is the case.

In addition, if the damage is significant, a detailed report from the repairer (also known as a causation report) helps our team to quickly work out what has happened and make an informed decision when processing the claim.

5. Don't throw out your receipts

It is important to keep hold of receipts for any work you do or materials you purchase as you may be able to claim those expenses.

If you are not sure what to keep and throw out, just give our team a call and they can help.

6. Got everything you need? Submit a claim

Download a claim form from our website or use our **online claims portal** to submit your claim and supporting documents. Once you have submitted a claim, you will hear from us within 24 hours (Monday-Friday).

If we have everything we need, our team will work to process and settle your claim, which is usually done within five working days.



Claims handling – this is what you can and can't do

There are strict rules and regulations around claims handling. Here is a snapshot of what you can and can't do when submitting claims on behalf of a landlord.

You can:

- › Support the landlord to make a claim and prepare or submit supporting evidence as requested.
- › Pass on information to clients that was provided to you directly by an EBM RentCover Claim Specialist or loss adjuster about the expected outcome of a claim.

You must avoid:

- › Providing any personal or general advice about claims.
- › Making a prediction or statement on whether a claim will or will not be paid. You should avoid answering the following questions:
 - Will my claim be paid?
 - How much will I get?
- › Calculating claim settlements or advising the landlord of the payout you think they will receive.

Agents need to be cautious about what conversations they engage in as certain topics are off limits. If you find yourself in a situation where a landlord wants answers that you are legally unable to offer, please direct them to the EBM RentCover team.

My client isn't happy with their claim outcome. What next?

Step one:

If for some reason your client is unhappy with their experience with us, we want to hear from you. Get in touch by using the enquiry form below or call 1800 661 662 and help us build on our commitment to delivering excellent customer service.

Step two:

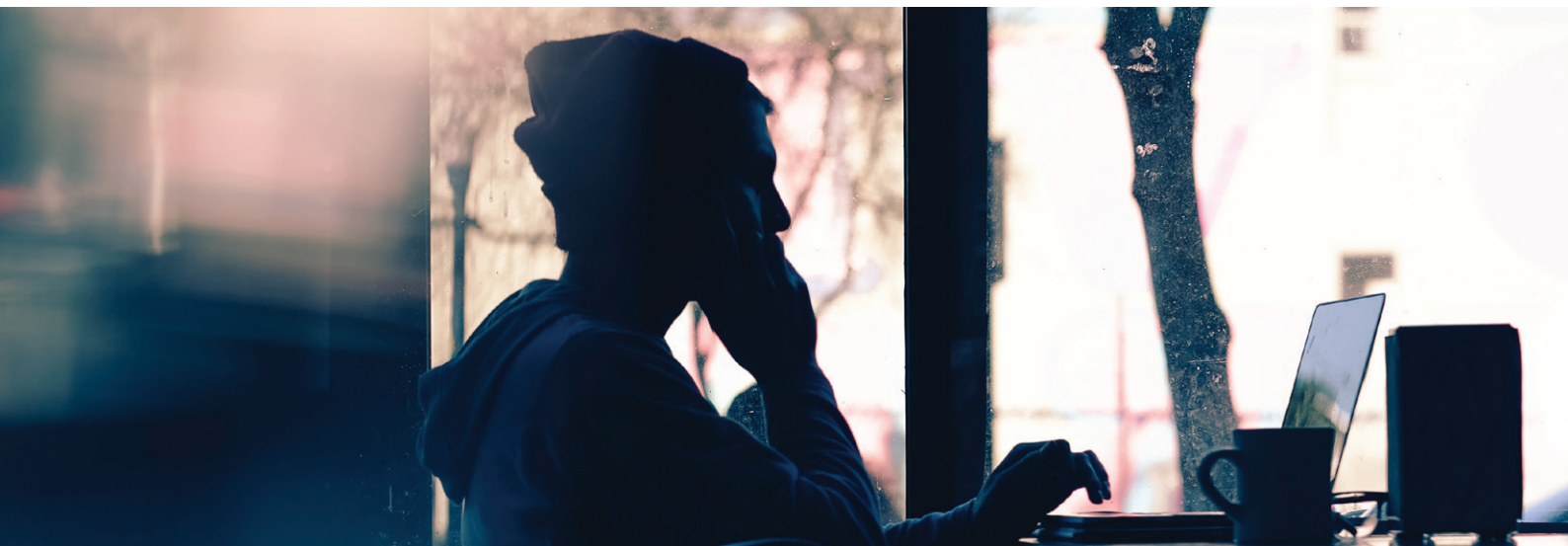
If the complaint is not resolved to your satisfaction within five business days, we will refer your complaint to the appropriate Internal Disputes Resolution (IDR) team:

- › QBE – complaints@qbe.com or 1300 650 503.
- › Zurich – gi.feedback@zurich.com.au or 132 687 (Australia-wide) or +61 2 995 1111 (overseas).

To find out which IDR team your complaint has been escalated to, contact EBM RentCover.

Step three:

Lastly, if the landlord disagrees with the IDR decision, you may refer the complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution service. You can contact AFCA at: 1800 931 678 or information@afca.org.au.



Responding to complaints from clients

EBM RentCover aims to offer outstanding client support from cover to claim. If for some reason a client is unhappy with their experience with us, we aim to respond to their feedback and complaint with respect and integrity. This not only aligns with our values, but it is a requirement of ours as a financial services provider.

A complaint is defined as:

“An expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”

The EBM RentCover team must be made aware of a complaint **within 24 hours**. To notify EBM RentCover, you can contact your Relationship Manager or use EBM RentCover's online complaints form.

Head to www.RentCover.com.au/Complaints to lodge the details of the complaint. Complete the required sections on the webform, aiming to provide as much information as possible.

Please be on hand in case EBM RentCover needs further information. We will let you know if we need to chat to you more about the situation.

Complaints are an opportunity for us to improve our service offering and ensure we are meeting our obligations as an insurance provider. With the help of our agent partners, we can work to make sure landlords are confident in their decision to take out insurance with EBM RentCover.

If you have any questions about responding to complaints, please contact your Relationship Manager.

When things go wrong – responding to incidents (and breaches)

If you identify a policy, process, law or regulation that has not been followed or handled correctly, and it relates to our insurance products or services, you must pass this on to EBM RentCover within 24 hours.

Incident DEFINED! An incident is something that has occurred, or is likely to occur, and which may not comply with EBM RentCover systems or processes, regulatory requirements, industry codes, or our customer centric culture.

Examples of an incident include forgetting to forward a renewal notice to a client, issuing a policy that is not suitable for a client (e.g. a commercial premises has a residential landlord insurance policy in place) or setting up a policy where the client never requested it.

You can visit EBM RentCover's online **agent toolkit** to download a feedback form for incidents. Once complete, send this to agentsupport@ebm.com.au where one of the team will help to remedy the situation.



Frequently Asked Questions

How do I order brochures (both hard copy and electronic)?

Please contact your Relationship Manager to order brochures.

Is there a cost to order brochures?

No, all flyers and brochures are supplied free of charge.

Where do I find a claim form?

EBM RentCover has made available an **online claims portal (claims.rentcover.com.au)**, which allows you to lodge a claim with complete information, including the ability to upload any documents that you may need to provide (e.g. photos, tenancy agreements, rental ledger, etc.).

We recommend you use the **online claims portal** to take advantage of its additional benefits, such as saving the claim as a draft while you are waiting for documentation, and being able to upload any amount of documents without any file size restrictions.

If you still require a claim form, you can download one from our website (**RentCover.com.au/Make-a-claim/**) or via **RCPLive**.

Where do I find the product TMD?

All product TMDs can be found at **RentCover.com.au/Important-Docs**.

Who can I contact for claim assistance?

We have a dedicated claims team who are available to assist with your claim queries.

For assistance email claims@rentcover.com.au or phone 1800 661 662.

How much is the policy?

Quotes are available through our website **RentCover.com.au/Quote**, on **RCPLive** or by calling 1800 661 662.

How do I update EBM RentCover of changes to staff?

Update us with changes to staff members via the **RCPLive** mail facility, email us at enquiries@rentcover.com.au, or call us on 1800 661 662. Please notify us of staff changes as soon as possible so that we may update our records.

How do I know which of my clients are insured with EBM?

If you are registered for **RCPLive** you may look up your clients' names and property addresses under the Properties tab. Alternatively, you may email us at enquiries@rentcover.com.au or call us on 1800 661 662.

Do I get paid an administration fee?

Contact your local Relationship Manager or our office to learn what arrangements are in place for your office.

How do I make a complaint on behalf of a landlord?

Notify your Relationship Manager or lodge the details of the complaint by visiting **RentCover.com.au/Complaints**. The EBM RentCover team must be made aware of the complaint within 24 hours.



RentCover.com.au 1800 661 662
8 Redfern Rd Hawthorn East VIC 3123

Elkington Bishop Molineaux Insurance Brokers Pty Ltd
ABN 31 009 179 640 AFSLN 246986

© The EBM RentCover logo is a registered trademark of Sovereign house Pty Ltd.