



We cover

- Sudden and accidental damage by tenants or guests
- Malicious damage/theft by tenants or guests
- Gradual damage
- Losses due to abandonment
- Rent arrears
- Compensation for prevention of access
- Loss on fixed term contract
- Loss due to failure to vacate
- Landlord liability
- Legal costs in tenancy tribunal

Full details available at www.prosure.co.nz

We are a specialised provider of landlord insurance. We are proudly New Zealand owned and operated, and our mission is to provide the best cover possible for kiwi landlords.

Pro-Sure policies have been developed by landlords for landlords.

Proper cover doesn't have to cost more

For guidance as to whether your current policy is adequate please do call us on:

for outside Auckland
0800 699 800

for Auckland area
(09) 623 5333

or visit www.prosure.co.nz
to request a free quote



*Pro-Sure Limited is a wholly owned
subsidiary of The Insurance Group Limited*

**I'm sorry, your
policy doesn't
cover that...**



**Did you read
the fine print?**

Some actual examples of costs that would have been covered by Pro-Sure

“

I had a tenant who thought it would be funny to put quick-set concrete into my toilets and plumbing. Apparently 'malicious damage' wasn't covered by my policy.”



“

I lost 15 weeks of rental income while the police investigated a crime that took place in my property, and they took their time cleaning up.”



“

My tenant removed load bearing walls and the roof caved in. We lost our house. The insurance company said we qualified for only \$20,000!”



“

Out of control party guests did damage that I had to pay for, as my policy only covered tenants.”



Only Pro-Sure Landlord Insurance covers all of your risks

Risk to you	What most policies cover	Pro-Sure Max
Malicious damage	No cover, or limited cover	✓ Full replacement value of the house
Damage to chattels (carpets, whiteware etc)	No cover, or between \$5,000 and \$20,000	✓ Up to \$120,000, depending on your requirements
Damage by guests of tenant	No cover	✓ Full cover for all damage
Cost of tenancy advice	No cover	✓ 60 minutes FREE tenancy advice
Loss of bond	Bond used to cover claim	✓ Bond not touched – you can use it for re-letting costs
Gradual damage	No cover	✓ Up to \$3,000 plus GST

Pro-Sure Max is only one of a suite of specialised landlord insurance products. For full details on Pro-Sure Max, body corporate options and other products please visit www.prosure.co.nz

“

We highly recommend Pro-Sure Insurance to all our landlords and property managers as being the best cover available in the New Zealand market.”



Scotney Williams LLB
Tenancy Practice Service



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