# **Building Renter Protection (BRP)**



With changing weather conditions and pressure on insurance premiums, our Building Renter Protection is a simple, effective way to ensure your project stays on track.



## **BRP Benefits**

| $\otimes$ | Low excess compared to building        | $\leq$    |
|-----------|--|-----------|
|           | replacement/insurance excess           | -         |
| $\otimes$ | Peace of mind for incidents outside of | $\odot$   |
|           | your control                           |           |
| $\otimes$ | Saves time requesting a certificate of | $\otimes$ |
|           | currency                               | -         |
| $\otimes$ | Saves money as you are only paying     | $\otimes$ |

during the hire period

| $\otimes$ | Avoid insurance claims: all BRP claims  |
|-----------|---|
|           | are managed in house                    |
| $\otimes$ | No application process as all customers |
|           | qualify                                 |
| $\otimes$ | More coverage including vandalism and   |
|           | glass                                   |
| $\otimes$ | Premiums will not rise with claims      |
| $\otimes$ | Suits volatile weather patterns         |

Suits volatile weather patterns

## Inclusions

#### **Buildings**

- Vandalism >
- Graffiti >
- Fire >
- Hail/Storm >
- Flooding >
- Cyclone/Tornado >
- Earthquake >
- Theft (incl forced entry & attempted forced entry) >

### **Ancillaries**

- > Fire
- Hail/Storm >
- Flooding >
- Cyclone/Tornado >
- Earthquake >

## Exclusions

#### **Buildings & Ancilaries**

- Misuse >
- Abuse >
- Excessive Wear & Tear >
- Abandonment >
- Wilfil Misconduct >
- Personal Property/Contents >
- Theft or vandalism to ancilaries >
- Collision damage during transport/ > relocation

