# **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 replacement/insurance excess
- $\otimes$ Peace of mind for incidents outside of your control
- $\otimes$ Saves time requesting a certificate of currency
- $\otimes$ Saves money as you are only paying during the hire period
- Avoid insurance claims: all BRP claims (V) are managed in house
- $\otimes$ No application process as all customers qualify
- $\otimes$ More coverage including vandalism and
- $\otimes$ Premiums will not rise with claims 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 & Ancillaries**

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

