

> Building Renter Protection

A simple way to ensure your project stays within budget. Building Renter Protection (BRP) is the low cost alternative to insurance that covers unforeseen charges due to accidents, theft, or damages from Acts of God.

Product Benefits

- Low **excess** compared to building replacement/insurance excess
- Peace of mind** for incidents outside of your control
- Saves time** requesting a certificate of currency
- Saves money** as you are only paying during the hire period
- Avoid insurance claims** - all BRP claims are managed inhouse
- No application process** as all customers qualify
- More coverage** including vandalism and glass
- Premiums will not rise** with claims
- Suits volatile weather patterns** - every season brings risk

Application

When a storm hit Calamvale, Queensland in February 2015, Wisdom College experienced the benefit of Building Renter Protection first hand. During the storm, a tree branch landed on the roof of a classroom and caused damaged to both the roof and side of the building. The classroom was delivered in January 2015.

BRP investment	\$175 x 2 months
BRP excess	\$1000
Replacement approx	\$20-25K

Fee Schedule

- > 14% of hire rate
- > Only charged for the hire period
- > Excess is set at \$1000 per module (regardless of module size)
- > Included in monthly invoice



Graffiti



Flood



Cyclone



Vandalism/Graffiti



Fire



Storm

Inclusions

- Buildings:
- > Vandalism
 - > Graffiti
 - > Fire
 - > Hailstorm
 - > Flooding
 - > Earthquakes
 - > Cyclones / Hurricanes / Tornado
 - > Theft (incl forced entry & attempted force entry)

- Ancillaries:
- > Fire
 - > Hailstorm
 - > Flooding
 - > Earthquakes
 - > Cyclones / Hurricanes / Tornado

Exclusions

- Buildings and Ancillaries:
- X Misuse
 - X Abuse
 - X Excessive Wear and Tear
 - X Abandonment
 - X Willful Misconduct
 - X Personal Property / Contents
 - X Theft or vandalism to ancillaries
 - X Damage from collision during transport / relocation