



MemberCare insurance products are brought to you by the CUNA Mutual Group Australia

CUNA Mutual Group Australia has provided Australians with great value insurance since 1969, and today provides insurance and insurance related products to over 90% of Australia's credit unions.

Save with our multi-policy discount

Once you have one insurance policy with us, we'll give you a discount on each additional policy*. So taking out more than one policy can really save you money.

It's easy to take out a MemberCare insurance product

For a competitive quote, call us on 1300 13 23 28, ask at your local Australian Defence Credit Union branch or visit www.adcu.com.au

MemberCare[®] landlord insurance comes fully furnished



Terms and Conditions apply: *Multi-policy discount is not available on your first policy and only applies when all policies are purchased through the same credit union. †When calculating your annual premium based upon the sum of twenty six fortnightly payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding. Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from Australian Defence Credit Union. Issued by CUMIS Insurance Society Inc. ABN 72 000 562 121 AFSL 245491 (Incorporated in the United States. The members of the Society have no liability) trading as CUNA Mutual General Insurance.

ADCU_IL_4DL (11/08)

MEMBERcare[®]


AUSTRALIAN DEFENCE
CREDIT UNION

we understand you!

Get better value landlord insurance

It's difficult to protect your property when you're not living there. MemberCare Investor Insure has been designed to do it for you. You'll have peace of mind knowing that, if a tenant causes damage, steals from you or defaults on rent payment (optional cover), we'll help cover the costs. So you can enjoy your most valuable asset stress-free. Plus, you'll get cover with service you can trust.

When you take out MemberCare Investor Insure you'll enjoy some benefits, including:

- Optional rent default – don't be out of pocket if your tenants fail to pay.
- Malicious acts – extra protection for damage caused by tenants.
- Accidental breakage of glass – a small accident needn't become a big deal.

Making claim time simple

We understand how important it is to receive a fast, personal response to your claims. That's why CUNA Mutual Group Claims is open 24/7, with their experienced team ready to support you throughout the claims process.

Compare MemberCare Investor Insure with your current insurer

Use this as a checklist to compare your current landlord insurance – and see how much more you get with MemberCare.

What is covered?	Investor Insure	Does your current insurer include this?
New for old replacement	✓	
Damage or theft caused by tenants up to \$5,000 (excluding the first \$500)	✓	
Loss of rent for up to 12 months if your property cannot be lived in due to a claimable event	✓	
\$20 million liability insurance	✓	
Optional rent default up to 6 weeks	✓	
Replacement locks up to \$1,000	✓	
Fixtures or fittings up to 5% of the total insured sum of your property	✓	
Option to pay fortnightly at no extra charge†	✓	

For full MemberCare Investor Insure details please refer to the Product Disclosure Statement.

For a competitive quote, call us on **1300 13 23 28**, ask at your local **Australian Defence Credit Union** branch or visit www.adcu.com.au

