



Protecting You and your Valuable Assets.

Urbantech Finance is proud to offer a range of market-leading insurance products to assist our clients in protecting their valuable assets. Through our alliance with ALI Group we are able provide you with convenient and timely access to loan protection insurance and house & contents insurance.



ALI's **Loan Protection Plan** insurance product is underwritten by Hannover Life Re of Australasia and QBE Insurance [Australia] Limited, leading providers of personal insurance and investment solutions to Australians, while their **Home & Contents Insurance** product is insured by QBE Insurance, a household name and part of Australia's largest international general and reinsurance group.

Home & Contents Insurance

Product:

- QBE Home Cover Insurance [Cover for: Building & Contents]

Benefits:

QBE Home Cover is a quality product with affordable and competitive premiums that has been designed to be offered to home owners at the time of obtaining a loan. Your Urbantech Finance Broker can conveniently arrange your cover as well as obtain a Certificate of Currency to ensure that your loan settles with a minimum of fuss. Premiums can be paid monthly at no extra cost and all new policies include 1 month of free cover.

If you are to be living in the property it is important that you consider Contents Insurance to protect your valuable possessions. Alternatively, if the property is to be used for investment purposes it is vital that you have Landlords Insurance cover, in order to protect against tenant damage and rental default.

We can also organise for you a free no obligation 'health check' on any of your current general insurance policies to see you can improve your level of cover and/or reduce your insurance premiums.

Loan Protection Insurance

Product:

- Loan Protection Plan Insurance [Cover for: Serious Illness, Injury & Death Cover]

Benefits:

You will have the opportunity to carefully consider the financial consequences for you and your family should something unforeseen happen - such as a serious illness, injury or even death - and how your mortgage repayments would then be made. The financial consequences of these events can be disastrous yet many Australians either don't have personal insurance or are significantly underinsured. Loan Protection Plan has been specifically designed to provide you with financial assistance when faced with one of a number of specified injuries or illnesses. These are the 'crisis events' that are likely to prevent you from making your mortgage repayments for 6 months or more.

Other benefits include:

- Simple 5 minute application process [NO medical examination required]
- 1 Month Free Cover giving you plenty of time to further consider your needs and the cover provided.
- Cover for involuntary unemployment occurring in the first year of cover.
- Benefits are initially determined by your monthly loan repayments however, you're free to vary benefit levels in order to suit your individual benefit and premium requirements.

For more information, please speak with your Urbantech Finance Broker.