

formsandinsurance



# Forms and Insurance

# CONTENTS

Disclaimer 3

Forms

- Monthly spending habits 4
- Expenses to pay 5
- Move in move out 7
- Property inspection report 11
- Property estimating sheet 13
- Property inspection analysis 19

Insurance 31

- Insurance 32
- Obtain comprehensive insurance 33
- What if you lose your job or your business collapses 35
- Summary of key features statement 38
- Insurance forms 41



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# Forms

*THE HUMAN MIND HAS FIRST TO CONSTRUCT FORMS,  
INDEPENDENTLY BEFORE WE CAN FIND THEM IN THINGS.*

*Albert Einstein*





## *move in/move out form – 1*

Resident's Name: \_\_\_\_\_

Move-In Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Property Address: \_\_\_\_\_

Move-Out Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

### Master Bedroom

Walls/ Ceiling	
Floors	
Windows	
Screens	
Windows Coverings	
Light Fixtures	

### Bedroom

Walls/ Ceiling	
Floors	
Windows	
Screens	
Windows Coverings	
Light Fixtures	

### Bedroom

Walls/ Ceiling	
Floors	
Windows	
Screens	
Windows Coverings	
Light Fixtures	

### Bedroom

Walls/ Ceiling	
Floors	
Windows	
Screens	
Windows Coverings	
Light Fixtures	



### En-suite

Walls	
Floors	
Light Fixtures	
Sink	
Toilet	
Tub/Shower	
Cosmetic Cabinet	
Windows	
Window Coverings	
Exhaust Fan	
Towel Racks	

### Bathroom

Walls	
Floors	
Light Fixtures	
Sink	
Toilet	
Tub/Shower	
Cosmetic Cabinet	
Windows	
Window Coverings	
Exhaust Fan	
Towel Racks	

### Living Room

Walls/ Ceiling	
Floors	
Light Fixtures	
Windows	
Window Coverings	
Screens	
Fire Place	

## Dining Room

Walls/ Ceiling	
Floors	
Light Fixtures	
Windows	
Window Coverings	
Screens	

## Kitchen

Walls/ Ceiling	
Floors	
Light Fixtures	
Windows	
Window Coverings	
Screens	
Sink	
Cabinets	
Range & Oven	
Refrigerator	
Dishwasher	
Garbage Disposal	

## Equipment

Air Conditioner	
Heater	

## Laundry

Floors	
Walls/ Ceilings	
Washer/ Dryer	

## *move in/move out form - 4*

### Garage/ Storage

Floors	
Walls/ Ceilings	
Light Fixtures	
Windows	
Screens	

### Exterior

Walls	
Trim	

### Lawn/ Landscape


### Miscellaneous

Door Opener	
Keys	

The understanding acknowledges that the above is the condition of the Property on vacating the premises.

Resident: \_\_\_\_\_

Resident: \_\_\_\_\_

Management: \_\_\_\_\_

### General Building Exterior

#### Grounds

	Conditions	Estimated Repair Cost	Notes
Landscaping			
Pool			
Sewers Or Septic Tank			
Sprinklers			
Other			

#### Building

	Conditions	Estimated Repair Cost	Notes
Roof			
Chimney			
Foundation			
Wood Exteriors			
Other			

### General Building Interior

#### Heating and Air Conditioning System

	Conditions	Estimated Repair Cost	Notes
Furnace			
Air Conditioning			
Water Heater			
Other			

#### Built-In Appliances and Equipment

	Conditions	Estimated Repair Cost	Notes
Ovens			
Burners			
Microwave			
Dishwasher			
Disposal			
Smoke Detectors			
Intercom			
Electric Garage Door Opener			
Other			

### General Building Interior

#### Electrical Systems

	Conditions	Estimated Repair Cost	Notes
Interior Lighting			
Exterior Lighting			
Other			

#### Plumbing

	Conditions	Estimated Repair Cost	Notes
Bathrooms			
Kitchen			
Laundry			
Other			

#### Glass

	Conditions	Estimated Repair Cost	Notes
Windows			
Screens			
Window Panes			
Glass Doors			
Shower Glass			
Tube Enclosures			
Mirrors			
Other			

#### Personal Property

	Conditions	Estimated Repair Cost	Notes
Carpets			
Draperies			
Other			

Total: \_\_\_\_\_

## *property estimating sheet 1*

Property Address: \_\_\_\_\_

Owner's Name: \_\_\_\_\_ Phone No: \_\_\_\_\_

Agents Name: \_\_\_\_\_ Phone No: \_\_\_\_\_

### **Kitchen**

	<b>Hours</b>	<b>Materials</b>	<b>Tradesperson</b>	<b>Comments</b>
Cabinet Cleaning				
Cabinet Painting				
Cabinet Refinish				
Cabinet Repair				
Ceiling Paint				
Ceiling Repair				
Counter Clean				
Counter Formica Install				
Counter Granite Install				
Counter Other Install				
Counter Repair				
Counter Tile Install				
Counter Wood Edge Install				
Dishwasher Fix				
Dishwasher Replace				
Electrical Fix				
Electrical Replace				
Faucets Replace				
Faucets Washer Replace				
Floor Cleaning				
Floor Linoleum Install				
Floor Tile Install				
Floor Wood Install				
Garbage Disposal Fix				
Garbage Disposal Replace				
Plumbing Fix				
Sink Cleaning				
Sink Repair				
Smoke Alarm Install				
Stove Fix				
Stove Hood Fix				
Stove Hood Replace				
Stove Replace				
Wall Paint				
Wall Repair				
Window Cleaning				
Window Repair				

### Bathroom

	Hours	Materials	Tradesperson	Comments
Cabinet Cleaning				
Cabinet Painting				
Cabinet Refinish				
Cabinet Repair				
Cabinet Replace				
Ceiling Paint				
Ceiling Repair				
Counter Clean				
Counter Formica Install				
Counter Granite Install				
Counter Repair				
Counter Tile Install				
Electrical Fix				
Electrical Replace				
Floor Cleaning				
Floor Linoleum Install				
Floor Tile Install				
Floor Wood Install				
Sink Cleaning				
Sink Repair				
Sink Replace				
Smoke Alarm Install				
Taps Replace				
Tap Washer Replace				
Toilet Cleaning				
Toilet Replace				
Towel Holders Replace				
Tub/ Shower Clean				
Tub/ Shower Curtain				
Tub/ Shower Door				
Tub/ Shower Drain Clean				
Tub/ Shower Refinish				
Tub/ Shower Replace				
Wall Paint				
Wall Repair				
Window Cleaning				
Window Repair				

### Bedroom

	Hours	Materials	Tradesperson	Comments
Cabinet Cleaning				
Cabinet Painting				
Cabinet Refinish				
Cabinet Repair				
Cabinet Replace				
Carpet Clean				
Carpet Replace				
Ceiling Paint				
Ceiling Repair				
Closet Door Replace				
Closet Paint				
Counter Clean				
Counter Repair				
Electrical Fix				
Electrical Replace				
Floor Cleaning				
Floor Wood Install				
Smoke Alarm Install				
Wall Paint				
Wall Repair				
Window Cleaning				
Window Repair				

### Living Room

	Hours	Materials	Tradesperson	Comments
Carpet Clean				
Carpet Replace				
Ceiling Paint				
Ceiling Repair				
Closet Door Repair				
Closet Door Replaced				
Closet Paint				
Electrical Fix				
Electrical Replace				
Fireplace Clean				
Fireplace Replace				
Floor Cleaning				
Floor Wood Install				
Smoke Alarm Install				
Stairway Fix				
Wall Paint				
Wall Repair				
Window Cleaning				
Window Repair				



### Dining Room

	Hours	Materials	Tradesperson	Comments
Carpet Clean				
Carpet Replace				
Ceiling Paint				
Ceiling Repair				
Closet Door Repair				
Closet Door Replaced				
Closet Paint				
Electrical Fix				
Electrical Replace				
Fireplace Clean				
Fireplace Replace				
Floor Cleaning				
Floor Wood Install				
Smoke Alarm Install				
Stairway Fix				
Wall Paint				
Wall Repair				
Window Cleaning				
Window Repair				

### Family Room

	Hours	Materials	Tradesperson	Comments
Carpet Clean				
Carpet Replace				
Ceiling Paint				
Ceiling Repair				
Closet Door Repair				
Closet Door Replaced				
Closet Paint				
Electrical Fix				
Electrical Replace				
Fireplace Clean				
Fireplace Replace				
Floor Cleaning				
Floor Wood Install				
Smoke Alarm Install				
Stairway Fix				
Wall Paint				
Wall Repair				
Window Cleaning				
Window Repair				

### Entrance/ Hallway

	Hours	Materials	Tradesperson	Comments
Carpet Clean				
Carpet Replace				
Ceiling Paint				
Ceiling Repair				
Closet Door Repair				
Closet Door Replaced				
Closet Paint				
Electrical Fix				
Electrical Replace				
Floor Cleaning				
Floor Wood Install				
Smoke Alarm Install				
Stairway Fix				
Wall Paint				
Wall Repair				
Window Cleaning				
Window Repair				

### Basement/ Garage

	Hours	Materials	Tradesperson	Comments
Electrical Fix				
Electrical Replace				
Floor Cracks Replace				
Floor Replace				
Furnace/ Air Fix				
Furnace/ Air Replace				
Lights Fix				
Lights/ Install				
Plumbing Fix				
Plumbing Replace				
Stairs Fix				
Stairs Replace				
Water Heater Fix				
Water Heater Replace				

### Exterior

	Hours	Materials	Tradesperson	Comments
Chimney Repair				
Drainage Fix				
Driveway Clean				
Driveway Fix				
Entrance Clean				
Fence Install				
Fence Paint				
Fence Repair				
Front Door Clean				
Front Door Install				
Front Door Paint				
Gutters Clean				
Gutters				
Gutters Clean				
Gutters Fix				
Gutters Install				
Patio Fix				
Pool Fix				
Roof Repairs				
Roof Replace				
Screens Replace				
Shrubs Plant				
Shrubs Trim				
Walks Clean				
Walks Fix				
Walks Replace				
Walks Paint				
Walls Patched				
Windows Clean				
Windows Replace				

## *property inspection analysis*

Inspection Date: ...../...../.....

Property Address:.....

State: ..... Postcode: ..... Real Estate Agency: .....

Agents Name: ..... Tel: .....

### General Description

#### Distance to amenities

Amenities	Distance – KM	Amenities	Distance – KM
CBD		Childcare facilities	
Public transport		Primary and secondary schools	
Recreational facilities		Universities and tertiary education facilities	
Parks and gardens		Nearest shops	
Lifestyle areas		Major shopping centres	
Entertainment destinations		Major highways and arterial roads	

#### Streetscape

Describe the predominant type and style of surrounding housing:

.....

Describe the maintenance and conditions of surrounding housing:

.....

#### Land (if applicable)

Frontage: \_\_\_\_\_m

Frontage: \_\_\_\_\_m

Right Side: \_\_\_\_\_m

Right Side: \_\_\_\_\_m

Area: \_\_\_\_\_m<sup>2</sup>

Comments/ Other Features: .....

## *property inspection analysis*

### Topography & Drainage (please tick box that applies)

Flat  Steep  Flood Levels  Undulating

### Development Description

Numbers of units in development: .....

Number of storeys in development: .....

Orientation (please circle):    N    S    E            W    NW            NE    SW    SE

Location or position of unit in development: \_\_\_\_\_

Architect Name: \_\_\_\_\_

Builders Name: \_\_\_\_\_

### Services Provided (please tick box that applies)

Sewerage  Gas  Bitumen Sealed Roads

Water  Electricity  Concrete footpath/kerb & channel

Drainage

### Easements & Covenants (please tick box that applies)

Drainage easement  Sewerage easement

Right of way  Building covenant

## External Improvements

### Dwelling Description (please tick box that applies)

Approximate Age .....

General Condition  Good  Average  Needs repair

Presentation  Good  Average  Needs repair

Comments/ Other Features: .....

### External Walls (please tick box that applies)

- |                             |                          |                |                          |
|-----------------------------|--------------------------|----------------|--------------------------|
| Brick                       | <input type="checkbox"/> | Rendered brick | <input type="checkbox"/> |
| Brick veneer                | <input type="checkbox"/> | Brickwork      | <input type="checkbox"/> |
| Precast concrete            | <input type="checkbox"/> | Weatherboard   | <input type="checkbox"/> |
| Rendered Composite Sheeting | <input type="checkbox"/> |                |                          |

### Footings & Foundations (please tick box that applies)

- |                 |                          |               |                          |
|-----------------|--------------------------|---------------|--------------------------|
| Concrete stumps | <input type="checkbox"/> | Redgum Stumps | <input type="checkbox"/> |
| Concrete Slab   | <input type="checkbox"/> | Other .....   |                          |

Comments/ Other Features: .....

### Roof (please tick box that applies)

- |                 |                          |                  |                          |
|-----------------|--------------------------|------------------|--------------------------|
| Concrete tiles  | <input type="checkbox"/> | Terracotta tiles | <input type="checkbox"/> |
| Galvanised iron | <input type="checkbox"/> | Steel Deck       | <input type="checkbox"/> |
| Tin             | <input type="checkbox"/> |                  |                          |

### Spouting & downpipes (please tick box that applies)

- |           |                          |        |                          |
|-----------|--------------------------|--------|--------------------------|
| Aluminium | <input type="checkbox"/> | Tin    | <input type="checkbox"/> |
| PVC       | <input type="checkbox"/> | Copper | <input type="checkbox"/> |

Comments/ Other Features: .....

### Windows (please tick box that applies)

- |                                  |                          |            |                          |
|----------------------------------|--------------------------|------------|--------------------------|
| Timber                           | <input type="checkbox"/> | Aluminium  | <input type="checkbox"/> |
| Steel                            | <input type="checkbox"/> | Full Glass | <input type="checkbox"/> |
| Anodised/powder coated aluminium | <input type="checkbox"/> |            |                          |

Comments/ Other Features: .....

## *property inspection analysis*

### Floors (please tick box that applies)

- |                                 |                          |            |                          |
|---------------------------------|--------------------------|------------|--------------------------|
| Concrete                        | <input type="checkbox"/> | Timber     | <input type="checkbox"/> |
| Particle Board                  | <input type="checkbox"/> | Ceramic    | <input type="checkbox"/> |
| Lino                            | <input type="checkbox"/> | Vitreified | <input type="checkbox"/> |
| Marble <input type="checkbox"/> | Other .....              |            |                          |

### Internal Walls (please tick box that applies)

- |              |                          |                |                          |
|--------------|--------------------------|----------------|--------------------------|
| Plasterboard | <input type="checkbox"/> | Plaster sheet  | <input type="checkbox"/> |
| Bagged Brick | <input type="checkbox"/> | Rendered Brick | <input type="checkbox"/> |
| Hardboard    | <input type="checkbox"/> | Other .....    |                          |

## Accommodation

### Entry (please tick box that applies)

- Intercom       Keyless       Alarm system       Lighting

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

### Lounge (please tick box that applies)

- Heating/cooling       Lighting

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

*property inspection analysis*

**Dining Room & Meal Area** (please tick box that applies)

Heating/cooling  Lighting

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

**Family Room** (please tick box that applies)

Heating/cooling  Lighting

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....



property inspection analysis

Kitchen (please tick box that applies)

- Cabinets Type:
Benchtops Type:
Splashback Type:
Pantry Type:
Under bench oven Model:
Cooktop Model:
Stove Model:
Range hood Model:
Dishwasher Model:
Sink Model:
Tap ware Model:

Floor Finish:

Wall Finish:

Comments/ Other Features:

Bedroom 1

Size Approx: m X m

Built in robe Walk in robe Windows

Floor Finish:

Wall Finish:

Comments/ Other Features:

property inspection analysis

Ensuite Bathroom (if applicable)

- Shower  Type: \_\_\_\_\_
- Bath  Type: \_\_\_\_\_
- Vanity basin  Type: \_\_\_\_\_
- Cabinets  Type: \_\_\_\_\_
- Bench tops  Type: \_\_\_\_\_
- Toilet  Type: \_\_\_\_\_
- Tap ware  Type: \_\_\_\_\_
- Exhaust Fan  Type: \_\_\_\_\_
- Heated Rail  Type: \_\_\_\_\_
- Bathroom Heat Lamp  Type: \_\_\_\_\_

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

Bedroom 2

Size Approx: .....m X .....m

Built in robe  Walk in robe  Windows

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

Bedroom 3

Size Approx: .....m X .....m

Built in robe  Walk in robe  Windows

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

*property inspection analysis*

**Bedroom 4**

Size Approx: .....m X .....m

Built in robe  Walk in robe  Windows

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

**Study**

Size Approx: .....m X .....m

Built in shelving  Windows

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

**Bathroom**

Shower  Type: \_\_\_\_\_

Bath  Type: \_\_\_\_\_

Vanity basin  Type: \_\_\_\_\_

Cabinets  Type: \_\_\_\_\_

Benchtops  Type: \_\_\_\_\_

Toilet  Type: \_\_\_\_\_

Tapware  Type: \_\_\_\_\_

Exhaust Fan  Type: \_\_\_\_\_

Heated Rail  Type: \_\_\_\_\_

Bathroom Heat Lamp  Type: \_\_\_\_\_

Floor Finish: .....

Wall Finish: .....

Comments/ Other Features: .....

property inspection analysis

Separate Toilet/ Powder Room

- Toilet Type:
Vanity basin Type:
Tapware Type:
Cabinets Type:
Benchtop Type:
Exhaust Fan Type:

Floor Finish:

Wall Finish:

Comments/ Other Features:

Laundry

- Separate Within bathroom
Linen Press Storage
Laundry Trough Cabinets
Exhaust Fan/ Vent

Floor Finish:

Wall Finish:

Comments/ Other Features:

Other Improvements

Other Improvements

- Flyscreens Skylights Cable TV Lift

Special Features:

Comments/ Other Features:

**Verandah/ Decking/ Patio**

Covered  Enclosed  Exposed

Wall Finish: .....

Comments/ Other Features: .....

**Garage**

Double  .....sqm      Single  .....sq m      Tandem  .....sq m

Carport  .....sq m      Security Parking  .....sq m

Comments/ Other Features: .....

**Storage**

Storage shed or storage cage

Comments/ Other Features: .....

**Fencing**

Brick       Wire       Timber       Wrought Iron

Comments/ Other Features: .....

**Outdoors Areas**

Paved       Timber Decking       Established Lawn

Landscaped       Paths

Special Features: .....

Comments/ Other Features: .....

property inspection analysis

Renovation & Repairs (existing properties)

Renovation or repairs required [checkbox] Estimated renovation cost \$ [input box]

Specification Upgrade (off the plan properties)

Renovation or repairs required [checkbox] Estimated renovation cost \$ [input box]

Describe renovations, repairs or upgrades required:

.....

Property History (if applicable)

Date property last sold ...../...../..... Sale price \$ .....

Capital growth in dollar terms since last sale \$ .....

Capital growth in % terms since last sale .....%

Condition at time of sale

Current Market Estimate

Your estimate of current market value \$ .....

Real Estate Agent Quoted Price Ranges

Current market value from \$ .....to \$ .....

Current rental value from \$ .....to \$ .....

## *property inspection analysis*

### Subject property of interest

Address						
Rooms	<b>Bdrms</b>	<b>Bath</b>	<b>Car</b>	<b>Age</b>	<b>Style</b>	<b>Sq Ft</b>
Construction				Amenities		
Remarks:						

### Properties on the market in the neighbouring area

Address						
Rooms	<b>Bdrms</b>	<b>Bath</b>	<b>Car</b>	<b>Age</b>	<b>Style</b>	<b>Sq Ft</b>
Construction			Amenities			
List Price			Days On Market			
Remarks:						

### Properties sold recently

Address						
Rooms	<b>Bdrms</b>	<b>Bath</b>	<b>Car</b>	<b>Age</b>	<b>Style</b>	<b>Sq Ft</b>
Construction			Amenities			
List price			Days on market			
Sale date			Sale price			
Recommended price range	\$		Comments:			
Average sold properties	\$					
Average of properties on market	\$					
Average of properties expired/cancelled	\$					



# Insurance

*LIFE IS A STRUGGLE TO KEEP DEATH AT A  
REASONABLE DISTANCE*

*Jim Rhoan*



You must ensure that your assets are insured and protected by a comprehensive risk management strategy

- Property is an active business
- Must insure everything to make sure everything is protected

### **Personal Life cover to the value of your debt**

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### **General Insurance**

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### **Income protection insurance**

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### **Trauma protection insurance**

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### **Rental Protection insurance**

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## *obtain comprehensive insurance*

You must insure against the risk of property damage, bad tenants, jobs loss, illness or death.

- a. Property Insurance
- b. Landlord Insurance
- c. Income Protection Insurance
- d. Trauma and Recovery Insurance
- e. Total and Permanent Disability Insurance
- f. Term Life Insurance

## *You Must Have Insurance*



## *obtain comprehensive insurance*

- Every client should have:
  - Income Protection Insurance
  - Life Insurance
  - Trauma Insurance (incl TPD)
- Property clients should also have:
  - Rent Cover Plus
  - Building/ Contents Insurance (on their home)
- Finance clients should also have:
  - Building/ Contents Insurance (on their home)

### **What do these insurances cover?**

*Income Protection Insurance* will pay you a monthly benefit should you become disabled due to sickness and/or accident and therefore unable to earn an income (either temporarily or permanently). You can usually insure yourself up to a level which pays you 75% of your current salary.

*Life Insurance* pays you a lump sum in the event of your death. This is usually used to payout loans. This can be included with Trauma Insurance and TPD Insurance.

*Trauma Insurance* pays a lump sum on the diagnosis of around 30 serious health problems (eg cancer, heart disease, stroke, etc.). That lump sum is used by most claimants to pay for their medical bills or for modifications they have to make to their lifestyle or to their home (eg if they have been paralysed etc.) or payout debts.

*TPD Insurance* will pay you a single lump sum in the event that you are totally + permanently disabled (subject to certain conditions).

*Workers' Compensation* pays you only for injuries you receive at work. This insurance is usually paid for by your employer.

*Rent Cover Plus* insures you against loss of rent due to damage, denial of access by tenant, breaking of lease etc. Damage to Contents up to \$50,000.

## *what if you lose your job or your business collapses*



If you are servicing a residential investment loan and you lose your job or your business collapses what are some of the worst scenarios.

- Difficulty in servicing weekly loan repayments
- Unable to meet property expenses and outgoings
- Forced to sell your investment property irrespective of market conditions
- Bank mortgage sale where the objective is to liquidate your property as fast as possible

All property investors should insure themselves against the above risks, so that if the unforeseen should occur their current income will be protected, meaning that all property outgoings will be covered under the insurance property.

### **Income Protection Insurance**

This policy provides an income stream when you are unable to work due to sickness or injury and most policies pay maximum of 75% of your regular wage during your incapacitated period, and it is important to understand the length of the period over which income will be paid, as some policies will only replace income for up to two years whereas others will pay income to age 65

It is also important that your income protection policy indexed to inflation which will ensure adequate cover over the long term, and all insurance policies should be re-evaluated every two to four years so that the relevant income protection levels keep pace with changes to your income and lifestyle.

Premiums paid for income protection insurance policies vary according to the risks associated with the occupation and the length over which income will be paid, and investors should view protecting their current income stream simply as a cost of business which is fully tax deductible and will ultimately protect your income should accident or illness occur.

## *what if you lose your job or your business collapses*

Annual Income	Monthly Income Protection Amount	Approximate Premium Amount per Month
\$35,000	\$2,000	\$40
\$50,000	\$3,000	\$60
\$75,000	\$4,500	\$80
\$100,000	\$6,000	\$100

Income protection payments are calculated by taking 75% of annual income as a monthly payment and rounded to the nearest \$1,000.

The table below compares an investor who has an income of \$50,000 per annum, an investor who has no income protection insurance and becomes incapacitated and is unable to work, and an investor who has income protection insurance and becomes incapacitated and is unable to work, assuming each investor purchases \$300,000 brand new investment property and contributes 20% equity plus purchase costs, borrows 80% using an interest only loan at 7.5%, with a rental yield of 6% gross

Annual Income	\$50,000	\$0	\$37,500
Cost/ Income Per Week Year 1	+ \$46	- \$58	+ \$17

Income protection payments are calculated by taking 75% of annual income and would be considered taxable income

The investor who has not insured their income and is unable to work long term must pay-out \$58 per week in order to hold their investment property, plus needing to cover normal living expenses without any income, this could place considerable strain on cash flow resulting in a possible forced sale, whereas the investor with the income protection insurance would have a positive cash flow of \$17 per week and also would enjoy a replacement income.

### **What if you suffer long-term illness, become disabled or die:**

If you are serving a residential investment loan and you suffer a long term illness, such as: cancer, heart disease, stroke, trauma etc... or a total permanent disability or you die what are some of the worst case scenarios for your family:

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## *what if you lose your job or your business collapses*

### **Trauma and recovery insurance:**

This policy pays a lump sum if you are diagnosed with a specific disease or suffer some type of trauma, and the policy will clearly indicate the illness which are covered, therefore it is important to understand the list of illnesses specified

For example, the premium for \$100,000 trauma and recovery insurance would cost approx. \$25 per month and this insurance premium is not tax deductible and the lump sum pay-out would not be subject to tax.



### **Total and permanent disability insurance:**

This insurance covers the situation of total and permanent disability that may prevent you from working and insurance companies apply two definitions of the precise nature of total and permanent disability: 'any occupation' being the stricter definition where the insured is deemed to be unable to engage in any business or occupation; or more liberal 'own occupation' definition where the insured is unable to engage in any work for which he or she is reasonably fitted by education, training and experience

It is important to understand which definition is being applied as this will impact on how lump sum payments are assessed, and will not provide cover for any temporary disability or trauma

For example, the premium for \$100,000 total and permanent disability insurance would cost approx. \$25 per month and this insurance premium is not tax deductible as the lump sum payout would not be subject to tax.

### **Term life insurance:**

This insurance will provide a lump sum payment in the event of your death so that your family can use the lump sum payments to payout existing debts or expenses.

For example, the premium for \$200,000 term life insurance for a person in their 30's would be \$22 per month, however this type of insurance premium will increase as you get older and this insurance premium is not tax deductible as the lump sum payout would not be subject to tax.

Term life policies require regular review so that your policy matched your current financial situation, for example, if you have \$500,000 borrowings against your properties ensure that your term life cover is greater than or equal to \$500,000 otherwise you family will be left to manage substantial debt.

The worst-case scenario does not exist if you adequately cover yourself with appropriate and adequate insurance policies.

## *summary of key features statement*

***Mortgage repayment insurance*** is an optional form of loan protection. It is specifically designed to meet your loan repayments in the event of death, disablement or unemployment, and is available on new and existing loans.

Cover can be individually tailored to meet your specific needs. For example, cover for death or disablement can be purchased individually or as a package. Additionally, where the Disablement Benefit is chosen, an Unemployment Benefit can also be elected.

Death Benefits are available on up to two lives, whilst Disability and Unemployment Benefits are available on one life that being the person named as the "First Insured" on your application.

Cover is provided for fixed terms of 2, 3 and 5 years from the date your premium is paid and your insurance commences.

## **Benefits**

### **Principle and Interest loans**

Death benefit option (available as single joint cover):

In the event of death, Mortgage Repayment Insurance will pay outstanding monies on your loan including up to two monthly instalments, early payout fees and charges and amounts advanced after commencement of the insurance) to a maximum of \$200,000

Death benefit option (available for single cover only):

If you are unable to work due to accident or illness, you and your family may experience real financial hardship. If you elect the Disability Benefit Option, Mortgage Repayment Insurance will pay all monies owing to fully discharge your loan including up to two Monthly Instalments in arrears (less any interest charges on overdue instalments, early payout fees and charges and amounts advanced after commencement of the insurance) to maximum of \$200,000

Unemployment Benefit Option (available for single cover and only with disability option):

For a small addition to your disability premium you can select cover for unemployment benefits. It is important to note that the purpose of the Unemployment Benefit is not to cover the remaining repayments on your mortgage. It will provide temporary assistance with your mortgage repayments while the person named First Insured seeks new employment. The Unemployment Benefit will pay 1/30th of your Monthly Instalment due, up to a maximum of \$4,500 in a 12-month period. The maximum benefit payable is \$9,000 and no benefit is available for the first 30 days of unemployment.

## *summary of key features statement*

If the First Insured suffers both Temporary Disability and Unemployment simultaneously, then only one benefit will be paid during that time being the higher benefit applicable.

### **Revolving credit facility**

Death benefit option (available for single cover only):

In the event of death, Mortgage Repayment insurance will pay (subject to the 'Maximum Insured Amount') the lesser of the outstanding balance of your Credit Transaction at the date of your death and the selected Sum Insured nominated on your application.

Disability benefit option (available for single cover only):

If you are unable to work due to accident or illness, you and your family may experience real financial hardship. If you elect the Disability Benefit Option, Mortgage Repayment Insurance will take care of your minimum monthly repayment required under the Credit Transaction for each day of the First Insured's Temporary Disablement, which exceeds the 30-day waiting period.

If, after six months of continuous Temporary Disablement, Citicorp determines the First Insured will be unable to ever work again. Mortgage Repayment Insurance will pay (subject to the 'Maximum Insured amount') the lesser of the outstanding balance of your Credit Transaction at the date of that termination and the selected Sum Insured nominated on your application

Unemployment benefit option (available for single cover and only with disability option):

For a small addition to your disability premium you can select cover for unemployment benefits. It is important to note that the purpose of the Unemployment Benefit is not to cover the remaining repayments on your mortgage. It will provide temporary assistance with your mortgage repayments while the person named as First Insured seeks new employments. The Unemployment Benefit will pay 1/30th of your Minimum Monthly Repayment required under your Credit Transaction, up to a maximum of \$4,500 in a 12-month period. The maximum benefit payable is \$9,000 and no benefit is available for the first 30 days of unemployment.

If the First Insured suffers both Temporary Disability and Unemployment simultaneously, then only one benefit will be paid during that time being the higher benefit applicable.





## *summary of key features statement*

### **General Information**

#### **Joint cover**

Where joint cover is selected, a benefit will be paid where an insured event occurs to any of the insured. If an event simultaneously occurs to both insured's then only one benefit will be paid, being the higher benefit applicable.

#### **Eligibility**

You are eligible to apply for Mortgage Repayment Insurance up to age 59.

Your Mortgage Repayment Insurance will expire when the insured person reaches the age of 65. Where there is joint cover on two persons, cover will continue with respect to the younger until that person reached the age of 65.

#### **Maximum insured amount**

The total cumulative amount of benefits payable under this policy and any other of our similar Mortgage Repayment Insurance type policies shall not exceed \$200,000 irrespective of the number of policies in force and whether they relate to different loan agreements.

#### **Premium**

The premium for Mortgage Repayment Insurance is only payable once prior to the commencement of the insurance and is calculated depending on the First Insured's age last birthday, the amount and type of cover required and the term of your loan. There are no additional fees or charges to pay for the remainder of the period of this insurance.

Your premium can be financed through your loan agreement where the lender or you can forward a cheque for the full premium with your insurance application

#### **Information about your insurance**

When your application is accepted for Mortgage Repayment Insurance you will be sent a letter notifying you of acceptance. You should keep both the acceptance letter and Policy Terms and Conditions in a safe place as, together, these documents represent your insurance contract with Citicorp.

All benefits on your Mortgage Repayment Policy will payable to the lender and applied to your loan account.

#### **Cooling-off period**

After you receive the letter notifying acceptance, you have 14 days to check that the insurance meets you needs – this is known as the Cooling-Off period. Within this period you may cancel your insurance by written request to Citicorp. We will refund the premium and there will be no charges

*superannuation summary*

**Policy 1**

Company \_\_\_\_\_  
Policy No \_\_\_\_\_  
Date Started \_\_\_\_\_  
Disablement \_\_\_\_\_  
Premium \_\_\_\_\_  
Fund Value \_\_\_\_\_  
Withdrawal Value \_\_\_\_\_  
Maturity Date \_\_\_\_\_  
Est. Maturity Date \_\_\_\_\_  
Agent Advisor \_\_\_\_\_  
Agent Phone No \_\_\_\_\_

**Policy 2**

Company \_\_\_\_\_  
Policy No \_\_\_\_\_  
Date Started \_\_\_\_\_  
Disablement \_\_\_\_\_  
Premium \_\_\_\_\_  
Fund Value \_\_\_\_\_  
Withdrawal Value \_\_\_\_\_  
Maturity Date \_\_\_\_\_  
Est. Maturity Date \_\_\_\_\_  
Agent Advisor \_\_\_\_\_  
Agent Phone No \_\_\_\_\_

*superannuation summary*

**Policy 3**

Company \_\_\_\_\_  
Policy No \_\_\_\_\_  
Date Started \_\_\_\_\_  
Disablement \_\_\_\_\_  
Premium \_\_\_\_\_  
Fund Value \_\_\_\_\_  
Withdrawal Value \_\_\_\_\_  
Maturity Date \_\_\_\_\_  
Est. Maturity Date \_\_\_\_\_  
Agent Advisor \_\_\_\_\_  
Agent Phone No \_\_\_\_\_

**Policy 4**

Company \_\_\_\_\_  
Policy No \_\_\_\_\_  
Date Started \_\_\_\_\_  
Disablement \_\_\_\_\_  
Premium \_\_\_\_\_  
Fund Value \_\_\_\_\_  
Withdrawal Value \_\_\_\_\_  
Maturity Date \_\_\_\_\_  
Est. Maturity Date \_\_\_\_\_  
Agent Advisor \_\_\_\_\_  
Agent Phone No \_\_\_\_\_

**Policy 1**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period  
(Income protection) \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_

Agent /Advisor \_\_\_\_\_

**Policy 2**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period  
(Income protection) \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_

Agent /Advisor \_\_\_\_\_

**Policy 1**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_

Agent /Advisor \_\_\_\_\_

**Policy 2**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_

*total permanent disability insurance*

**Policy 1**

Company \_\_\_\_\_  
Policy No \_\_\_\_\_  
Date Started \_\_\_\_\_  
Benefit \_\_\_\_\_  
Waiting Period \_\_\_\_\_  
(TPD Insurance) \_\_\_\_\_  
Benefit Period \_\_\_\_\_  
Premium \_\_\_\_\_  
Fund Value \_\_\_\_\_  
Withdrawal Value \_\_\_\_\_  
Maturity Date \_\_\_\_\_  
Est. Maturity Date \_\_\_\_\_  
Agent /Advisor \_\_\_\_\_

**Policy 2**

Company \_\_\_\_\_  
Policy No \_\_\_\_\_  
Date Started \_\_\_\_\_  
Benefit \_\_\_\_\_  
Waiting Period \_\_\_\_\_  
(TPD Insurance) \_\_\_\_\_  
Benefit Period \_\_\_\_\_  
Premium \_\_\_\_\_  
Fund Value \_\_\_\_\_  
Withdrawal Value \_\_\_\_\_  
Maturity Date \_\_\_\_\_  
Est. Maturity Date \_\_\_\_\_

**Policy 1**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period \_\_\_\_\_

(Trauma Insurance) \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_

Agent /Advisor \_\_\_\_\_

**Policy 2**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period \_\_\_\_\_

(Trauma Insurance) \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_

*house and contents insurance*

**Policy 1**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_

Agent /Advisor \_\_\_\_\_

**Policy 2**

Company \_\_\_\_\_

Policy No \_\_\_\_\_

Date Started \_\_\_\_\_

Benefit \_\_\_\_\_

Waiting Period \_\_\_\_\_

Benefit Period \_\_\_\_\_

Premium \_\_\_\_\_

Fund Value \_\_\_\_\_

Withdrawal Value \_\_\_\_\_

Maturity Date \_\_\_\_\_

Est. Maturity Date \_\_\_\_\_



## *bank account details*

1. ACCOUNT NAME: \_\_\_\_\_  
BANK: \_\_\_\_\_ BRANCH: \_\_\_\_\_  
BSB: \_\_\_\_\_ PH: \_\_\_\_\_  
ACC NO: \_\_\_\_\_ CONTACT: \_\_\_\_\_  
ACCOUNT TYPE: \_\_\_\_\_  
LAST BALANCE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. ACCOUNT NAME: \_\_\_\_\_  
BANK: \_\_\_\_\_ BRANCH: \_\_\_\_\_  
BSB: \_\_\_\_\_ PH: \_\_\_\_\_  
ACC NO: \_\_\_\_\_ CONTACT: \_\_\_\_\_  
ACCOUNT TYPE: \_\_\_\_\_  
LAST BALANCE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. ACCOUNT NAME: \_\_\_\_\_  
BANK: \_\_\_\_\_ BRANCH: \_\_\_\_\_  
BSB: \_\_\_\_\_ PH: \_\_\_\_\_  
ACC NO: \_\_\_\_\_ CONTACT: \_\_\_\_\_  
ACCOUNT TYPE: \_\_\_\_\_  
LAST BALANCE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## *professional contacts*

1. PROFESSIONAL: \_\_\_\_\_  
NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PH MOBILE: \_\_\_\_\_ PH BUS: \_\_\_\_\_

2. PROFESSIONAL: \_\_\_\_\_  
NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PH MOBILE: \_\_\_\_\_ PH BUS: \_\_\_\_\_

3. PROFESSIONAL: \_\_\_\_\_  
NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PH MOBILE: \_\_\_\_\_ PH BUS: \_\_\_\_\_

4. PROFESSIONAL: \_\_\_\_\_  
NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PH MOBILE: \_\_\_\_\_ PH BUS: \_\_\_\_\_

5. PROFESSIONAL: \_\_\_\_\_  
NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PH MOBILE: \_\_\_\_\_ PH BUS: \_\_\_\_\_

# INVESTMENT NETWORKING

FOR YOUR  
BUSINESS AND YOU



some **work** others **network**

**learn how to**

drastically advance **your financial future**

through property and personal investment



**Australian Property Investors Network (APIN)**

[www.apin.com.au](http://www.apin.com.au)

# What does APIN offer ?

## Seminars & Workshops

Why is that most people aren't taught how to be rich or happy? We are trained to do most things in our lives, in order to do them well enough to get by. We are taught how to read and write, how to cook, how to drive. We are taught how to do incredibly complex and challenging tasks like designing and building bridges over wide spaces, how to cure diseases, to fly airplanes, yet when it comes to creating personal wealth and happiness, we're left to find out for ourselves.

There's another, more subtle reason why most people don't achieve wealth and happiness. Deep down they don't believe that there is a choice to be made between being rich and being happy. They believe that somehow you can't have both, which is why in the end they don't get either.

The money that slips through your fingers could make you wealthy if spent more wisely.

Our free seminars and information evenings will provide you with leading edge valuable and up to date information. As a bonus you will be able to meet other like minded people who are either starting out on the road to success or are avid investors sharpening their investment knowledge. As a further advantage we encourage you to meet and freely talk with our alliance

partners. These hand picked people both male and female are leaders in their own right, they are also licensed, qualified and independent.

These evenings are fun and informative plus you will have access to lots of support material in the form of e-books, books and cd's on a wide range of topics. Come and learn the many strategies used by successful investors NO SECRETS just sensible plain English techniques that really work in any market at any time.



## Education

It's true what they say "the difference between the rich and poor is what they know and what they do". Property is more than houses and unit investing. Do you know how to buy a property using an option, how about knowing all the ins and outs of being your own "DIY Developer"?

There are many ways to make money in real estate and with the correct tools and strategies you too can play with the best.

TIME x INTENSITY = SUCCESS.

You can't expect to get results in life if you have all the information but fail to apply the principles needed to succeed.

Our programs, e-book, books and home study kits will give you the ability to learn and gather what you need at your own pace in your own time. We encourage you to learn from our expert alliance partners all that you can, so when you are ready to act you will have the education to get into your first investment or do your own JV building renovation makeover.





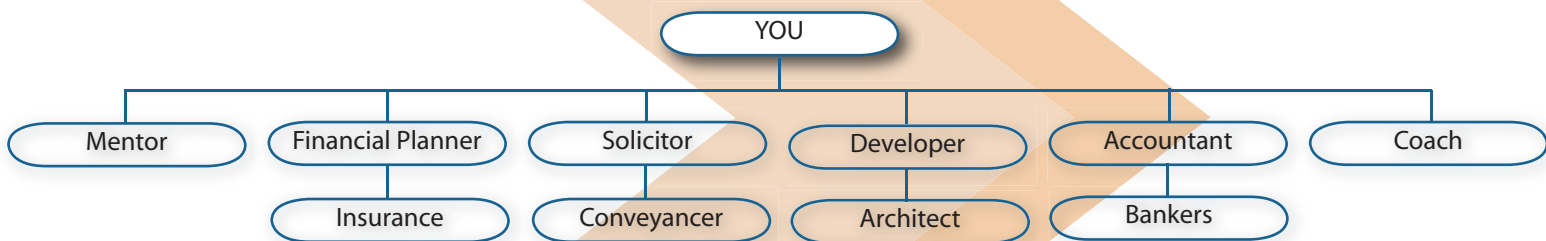
## On going Support

Through APIN's Alliance Partners and Discussion Forums you can fortify your ideas and gain strength by exchanging information. Creating alliances generates business opportunities increasing your network and of course - your cashflow.

We have a mentoring service for those that are not quite ready to take those steps without guidance, extra information and some affirmation. Helping you to create a "safe" environment for your first steps.

## Who is on your team?

When looking at people who are successful, you will notice they have a hand selected group of people to support and advise throughout the journey to success.



## Property Opportunities

Through our Australia wide network we select opportunities that "stack up". We use an independent Research company (Guardian) who are licensed financial planners and real estate agents to use our pre selection due diligence program. From investment properties, development sites, future land subdivisions, building makeovers to even golf course resort projects.

APIN also align ourselves with a select group of builders and developers where we negotiate wholesale purchasing, saving you 10% off the retail price. These opportunities are not available to the public but only members of the APIN site. We can introduce you to the key people who are experts in their fields, saving you thousands of hours of frustration and heartache. Very shortly APIN will also be offering FREE property advertising on our site through resisearch.com who are one of our alliance companies. APIN is fast becoming the most exciting site in Australia.