

We pride ourselves on matching Hosts with Students. We are also very mindful that whilst in your care, Students must respect your property, your family and your privacy. You also have a duty of care and could become liable should a student suffer an injury in your home.

Unfortunately, sometimes things can unexpectedly happen that may leave you in a position where you are financially out of pocket.

These incidents of course happen very rarely, but as an added precaution, we require that all Hosts purchase appropriate insurance cover.

As we match thousands of Hosts and Students each year, we have been able to arrange, through AIG, a broad insurance package for you at a nominal cost.

Homestay Provider Details



Group Provider Number: _____ VIC 09 _____

How do I purchase my Homestay Host Insurance-plus™ cover?

Visit www.homestayhostinsuranceplus.com and complete an easy questionnaire online. Once you have paid by credit card, you will be able to print your Certificate of Insurance. Confirmation of your purchase will be sent to your Homestay provider to advise them that you are covered.



What is the cost?

The cost of Homestay Host Insurance-Plus™ cover starts from as little as AUD \$110 (plus credit card surcharge) per year depending on the cover option selected, including all statutory charges, premium and brokerage. You are not limited in the number of Students you can host during the insurance year and you will only require the one confirmation of cover each year – which is sent automatically to your host provider when you first purchase your cover. Each year you will receive an email asking if you wish to renew your cover for another 12 months and you are able to do this electronically. Your host provider will then receive an updated confirmation.



INSURANCE COVER



www.homestayhostinsuranceplus.com



Host Family Enquiry Hotline
1 800 88 11 34



Security

The Homestay Host Insurance-Plus™ cover is underwritten by AIG Australia Limited and arranged by Edgewise Insurance Brokers Pty Ltd.

www.edgewise.com.au
www.aig.com.au



Benefits of Cover

Benefits of the cover arranged on your behalf include the following events:

Liability – the policy provides protection for you up to a limit of \$10,000,000 should you become legally liable to pay as a result of a claim or legal proceeding against you from your Homestay Student for Personal Injury or Property Damage. An optional \$20,000,000 limit can be purchased if required.

Contents and Building Damage – cover up to \$5,000 is provided should any damage caused by the Homestay Student occur to either your home or its contents, subject to the conditions of the policy.

Accidental Death – provides accidental death cover up to \$5,000 for you and your spouse who permanently reside in your home during the period of the Homestay Student's stay.

Wallet Guard – If your wallet is stolen, the policy will cover the value of the wallet, the cost to replace personal papers and credit cards and any associated application fees.

Fraudulent Charges – If your credit cards are lost or are stolen by the Student and are used to make unauthorised charges, the policy will reimburse the unauthorised charges that you are responsible for on your lost or stolen credit card up to 12 hours prior to your first reporting the event to your card issuer.

Key and Lock Replacement – If your Homestay Student loses your keys, the cost to cut duplicate keys is covered, as is replacing your locks. The cover also extends to cover your car keys and, if your car keys cannot be replaced within 24 hours, the cover will also provide a rental car for you until the keys are replaced.

Identity Theft – If your identity is compromised, the policy will reimburse you for expenses related to resolve an identity theft such as legal expenses and lost wages for time off from work.

Homestay Host Insurance-Plus™ is arranged by Edgewise Insurance Brokers Pty Ltd (ABN 58 841 258 952) (AFSL 307654) and underwritten by AIG Australia Limited (ABN 93 004 727 753) (AFSL 381686). This brochure contains general information and is a summary of cover only. Terms, Conditions and Exclusions apply. It does not take into account your individual objectives, financial situations or needs, and may not suit your personal circumstances. So, it is important that you are aware of the full policy terms and conditions. We ask that you visit www.homestayhostinsuranceplus.com to download a copy of the Edgewise Financial Services Guide, the full summary of cover and Policy Wording. If you would like to ask questions, telephone and email contact details are also available on the web site.

We advise that the financial benefit earned by Edgewise for administrating this policy may be shared with its referral partners.