

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 Chartis, a broad insurance package for you at a nominal cost.

Homestay Provider Stamp Here

**Auzzie Families  
Homestay Care  
AUS03**

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

Visit [www.homestayhostinsuranceplus.com](http://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 automatically sent to your Homestay provider to ensure your Host application is not delayed.

## What is the cost?

The Homestay Host Insurance-Plus cover is AUD \$100 or \$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](http://www.homestayhostinsuranceplus.com)



**CHARTIS**

Host Family Enquiry Hotline  
**1800 88 11 34**



## 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;

**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. The policy will also reimburse you for the cost of replacing your locks and keys if your house is broken into. 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 serviced by InterRISK Australia Pty Ltd (ABN 29 107 477 181) (AFSL 255 080) and underwritten by Chartis Australia Insurance 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](http://www.homestayhostinsuranceplus.com) to download a copy of InterRISK's 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 InterRISK for administering this policy will be shared with its referral partners.

## Security

The Homestay Host Insurance-Plus™ cover is underwritten by Chartis Australia Insurance Limited and serviced by InterRISK Australia Pty Ltd.

[www.interrisk.com.au](http://www.interrisk.com.au)  
[www.chartisinsurance.com](http://www.chartisinsurance.com)

