

# TINY HOUSE INSURANCE NOW AVAILABLE!



ATHA has been working with **Benjamin and Benjamin Insurance Group** to find an insurance package/s that are suitable for those living permanently in a tiny house and for those renting their tiny house for short term stays.

We are delighted to announce that Benjamin and Benjamin Insurance Group have been able to secure a national underwriter to assist those seeking tiny house insurance.

A tiny house will be insurable while it is on a physical property and 'fixed' to the land which includes: steps, decks, off grid and on grid services. You will not need to remove the wheels.

Determine which cover best suits your needs and then complete the relevant application form below. NB There is no obligation for you to proceed once your application is assessed.

Insurance is facilitated through Benjamin & Benjamin Insurance Group who will act as your insurance broker providing 1) insurance advice, 2) the placement of this insurance, and 3) assistance when need you need to make a claim. They are not an agent of the insurer; they are your agent. The Insurer sets the Premium and Policy Terms & Conditions, in an offer by the Insurer to the Applicant, through Benjamin & Benjamin Insurance Group.

**HOME and CONTENTS INSURANCE** - <https://form.jotform.com/BenjaminandBenjamin/THOW-HomeandContents>

***This online application form covers insurance for homes that are:***

- Owner occupied (primary place of residence), or
- Holiday homes/Weekenders (but **not** used as short-term rentals – for this you need Landlords insurance – see below)

*This insurance provides protection for your:*

- **Home and Contents** (as you select)
- **Liability as the residential Property Owner**
  - Please note if the land size is larger than 2 Ha it is generally classified as a hobby farm or farm (size dependant), then we recommend you obtain an additional policy to cover your farm liability because this is different to the Landlords building & liability insurance we are offering for your Tiny Home.
  - Benjamin & Benjamin Insurance Group can help you organise this farm liability insurance if you need it.

**LANDLORD INSURANCE** - <https://form.jotform.com/BenjaminandBenjamin/THOW-LLInsurance>

***This online application form covers insurance for homes that are:***

- Permanent Rentals
- Holiday/Short Term Rentals (via Air BnB, Bookings.com, Stayz, Riparide, Unyoked, in 2 the Wild etc., for example.)
- Holiday homes/Weekenders that are also used as Short-Term Rentals

***“Together we are stronger”***

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*This insurance provides protection for your:*

- ***Building (and fixtures) and Landlord contents (as selected)***
  - *If Landlord Contents is selected further options for Theft by Tenant, Loss of Rent and Rent Default (permanent rentals only) are available to you to choose.*
- ***Liability as the Property Owner***
  - *Please note if the land size is larger than 2 Ha it is generally classified as a hobby farm or farm (size dependant), then we recommend you obtain an additional policy to cover your farm liability because this is different to the Landlords building & liability insurance we are offering for your Tiny Home.*
  - *Benjamin & Benjamin Insurance Group can help you organise this farm liability insurance if you need it.*

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