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THE INVESTOR

JUST ONE CALL

Many property investors overlook one of the simplest ways to boost their cash flow by asking their bank for a better interest rate. Lenders frequently approve rate reductions, especially for loyal, low-risk customers with a solid repayment history. This single step of making 'Just One Call' can result in significant monthly savings, often amounting to hundreds of dollars, depending on the size of your loan.

Think about what that extra cash could mean for you. It could cover maintenance costs, fund property improvements, or even accelerate your mortgage repayments to pay off your investment sooner. In some cases, it can also make a big difference in your property's profitability, helping you withstand rising costs or market changes.

The process is straightforward. Contact your bank, explain that you are in the process of seeking a more competitive rate, and ask them to review your current loan terms. Banks are often willing to adjust rates to retain good customers rather than risk losing them to another lender.

It's a simple conversation with the potential for long-term financial benefits. Don't wait for your bank to offer you a better rate; take the initiative now. The time you spend making that 'One Call' could translate into tens of thousands of dollars saved over the life of your mortgage, improving your returns, and giving you financial peace of mind.

Our focus is to educate and maximise the returns for our Property Investors. Let us k



INSURANCE CLAIM DENIALS HOW TO AVOID THEM

Building and contents insurance cover is designed to protect your investment property against the unexpected, such as storms, floods, fire, theft, or other insurable events. However, many property investors often discover (when it is too late) that their claim has been denied. While some rejections are due to misunderstandings about cover, others result from preventable oversights, particularly around property maintenance. Knowing the common reasons for denial can help you safeguard your investment and avoid costly surprises.

1. Policy Exclusions and Misunderstandings

Every insurance policy contains exclusions for events or damages the insurer will not cover. These may include specific types of flooding, gradual wear and tear, or damage caused by pests. Many investors assume 'damage is damage,' albeit insurers don't see it this way and distinguish between sudden, unforeseen events and slow deterioration over time. Reading your policy wording carefully and asking your insurer for clarification is essential.

2. Lack of Regular Maintenance

One of the most overlooked causes of denied claims is poor or inconsistent property maintenance. For example:

- Leaking roofs left unrepaired that lead to significant water damage.
- Blocked gutters causing overflow into the ceilings.
- Failing to replace worn seals around showers or windows.
- Roof capping that has not been maintained.

Insurers can argue that the damage was preventable and therefore not covered. Regular inspections and prompt repairs are your best defense.

P.T.O. >

INSURANCE CLAIM DENIALS... CONT.

3. Unreported Changes or Upgrades

If you make significant changes to the property, such as renovations, additions, or changes in tenancy type, and fail to notify your insurer, you risk voiding your cover. Even security upgrades or installing a home office can alter your risk profile.

4. Non-Compliance with Safety Requirements

Insurance often requires compliance with local safety laws. Smoke alarms, pool fences, and electrical checks are not just legal obligations – they can influence whether your claim is honoured. If a fire occurs and smoke alarms are missing, non-compliant, or non-functional, your insurer could refuse to pay.

5. Incorrect or Incomplete Documentation

A lack of receipts, inspection reports, and tenant records can work against you. Insurers need proof that the damage was sudden and not the result of neglect. Maintaining a paper trail helps validate your claim.

6. Delay in Lodging the Claim

Waiting too long to inform your insurer can weaken your case. Most policies require notification as soon as possible after the event.

Your insurance is a safety net, but only if you meet the required conditions. Many denied claims are preventable through proactive property management, which involves scheduling routine inspections, maintaining thorough records, and, most importantly, addressing maintenance issues promptly.

Protecting your investment isn't just about paying premiums. It's about ensuring your property remains in the condition your insurer expects. When you care for your property, you care for your tenants, your income, and your peace of mind that you are covered.

DON'T BE MISLED! WHY THE LIST PRICE DOESN'T TELL THE WHOLE STORY

When buying a property, it is tempting to judge a property's value purely by its advertised price. However, the truth is, 'The list price' is not the same as the sale price. Relying on that number alone can lead to overpaying, missed opportunities, or unrealistic expectations.

The list price is often a marketing tool. Sellers may set the price high in the hope of negotiating a lower price, or low to generate more interest and competitive offers. It can also reflect the seller's emotional attachment rather than the property's actual market value. In some cases, price ranges can be set to encourage more buyers to attend inspections, with no guarantee the property will sell within that range.

The most reliable way to determine a property's actual value is to research the prices of recently sold properties in the same area that are like it. These figures reveal what buyers have paid, giving you a realistic picture of the current market. Look for sales within the last 3 – 6 months, paying attention to location, land size, house size, and unique features.

Remember, property buying is not about chasing a bargain or falling in love with a price tag. It's about knowing the market and understanding value. The more informed you are, the better your chances of securing a property at the right price.

PROPERTY MARKET Rented in August

7 Carlos St, **Ripley**
4 Bed, 2 Bath, 2 Car | \$590

14 Kent St, **Heathwood**
3 Bed, 2 Bath, 2 Car | \$700

Unit 16/253 Melton Rd, **Northgate**
3 Bed, 2 Bath, 1 Car | \$670

12A Sunrise Ct, **Loganlea**
3 Bed, 2 Bath, 1 Car | \$550

Unit 17/189 Leichhardt St, **Spring Hill**
1 Bed, 1 Bath, 1 Car | \$500

4 Ripponlea Ct, **Forest Lake**
3 Bed, 1 Bath, 1 Car | \$620

30 Hannam Cr, **Forest Lake**
3 Bed, 2 Bath, 1 Car | \$590

34 Carlos St, **Ripley**
3 Bed, 2 Bath, 2 Car | \$550

Unit 2/154 Pine Mountain Rd, **Brassall**
2 Bed, 1 Bath, 1 Car | \$400

Unit 3/575 Sherwood Rd, **Sherwood**
3 Bed, 2 Bath, 1 Car | \$520

23 Melaleuca St, **Sunnybank**
3 Bed, 2 Bath, 2 Car | \$690

13 Chelsea St, **Runcorn**
3 Bed, 1 Bath, 1 Car | \$560

SUDOKU BREAK TIME

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