



# Household contents and private liability insurance

Advantages and benefits  
for tenants

Certain loss events may lead to financial repercussions for you. A fire in the kitchen or a burst pipe, or a water leak that damages your furniture. Your home is broken into and valuable items are stolen. Who pays for these damages? It's not your landlord or the landlord's insurance company. To help you protect yourself against the financial impacts of such damage, we have put together some information about the two most important insurance policies for you as a tenant.

## Household contents insurance

Who pays for damage to your property (household contents)? We recommend that you take out household contents insurance, which also covers glass breakage and damage caused by natural disasters.

People often assume they don't need such insurance because they don't own much of value. But that's wrong. Anyone not in a position to replace the contents of their household overnight should take out household contents insurance. In addition to items in the home itself, items stored in the basement or in sheds on the property must also be taken into account when determining the insurance value.

Damage to your belongings caused by fire, mains water or burglary is not covered by the landlord's building insurance, but by your household contents insurance. While insuring the contents of your household is not mandatory, it is strongly recommended for your own benefit.

Household contents insurance protects your personal belongings from damage due to fire, water leaks, theft, vandalism, storms and hail. Damage as a result of natural disasters and glass breakage damage can also be covered by insurance. Bicycles can also be insured, if required.

## Burglary



Home burglaries are, unfortunately, a fairly frequent occurrence. Imagine your distress as you arrive at home only to discover that your valuables have gone. When this happens, household contents insurance steps in to reimburse the value of damaged furniture or stolen jewellery, among other items.

## Water damage



Damage can sometimes be severe enough to make your home temporarily uninhabitable. When this happens, your household contents insurance will assist with the expenses for alternative accommodation.

## Fire



Faulty electrical appliances and human error are common causes of fires in the home. Fires can be caused by candles, cigarettes or the overheating of fats and oils in pots and pans on the stove. Your household contents insurance can cover the replacement of furnishings destroyed by fire.

## Storm



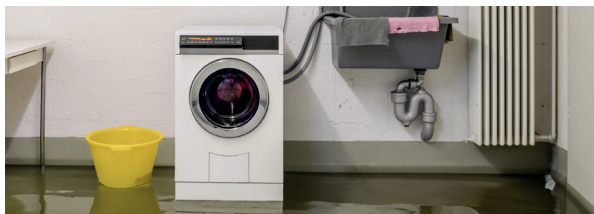
Storm and hail can damage the roof of the house. This causes rainwater to enter your home and damage the furniture. Household contents insurance covers the damage to the furniture.

## Glass breakage insurance



Whether it's a shattered window pane, a broken glass door, a damaged ceramic hob, a cracked mirror or glass damage to an aquarium, glass breakage insurance covers the costs of repair or replacement.

## Natural disaster insurance



Natural disasters can cause damage to property. This includes damage caused by heavy rain (backwater), floods, earthquakes, ground subsidence, snow pressure and volcanic eruptions.

## Private liability insurance

You or a family member have inadvertently caused harm to another person. The law requires you to compensate them for this damage. This can get very expensive. In such situations, private liability insurance can help. The insurance company pays compensation or helps you defend yourself if you are falsely accused.

## Damage to rental property



You are moving out and cause some damage to the hallway of the owner (GAG, for example) as you move a piece of furniture. You are asked to pay for this, and this is where your private liability insurance comes into play.

## Personal injury



You step out of the house and fail to notice the postie on their bicycle. They swerve, fall off the bike and break their arm. The postie now seeks compensation for the injury they sustained.

## Material damage



A spilled glass of red wine or coffee at a friend's house damages the living room carpet and the sofa. The claim for damages against you could easily amount to hundreds or even thousands of euros.

## Material damage caused by a child



According to the law, children under the age of seven are not liable for damages. This can potentially lead to clashes with neighbours. Some insurance companies provide coverage for damage caused by young children.

## Get advice

To help you find a suitable rate for personal liability insurance and household contents insurance for yourself and your family, we recommend seeking comprehensive advice from an insurance company or an independent insurance broker.

**GAG does not act as an insurance broker.**

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