

Tenant Insurance

Moving to your new home, there is so much to think about... You have arranged a removalist... connection of utilities... mail re-direction..... **but what about INSURANCE?**

You should be aware that the Landlord's Insurance does not cover a tenant's belongings in the case of loss or theft, and you should definitely look into taking out your own insurance.



NOT JUST FOR CONTENTS...

Most people think contents insurance means you are only covered for items such as your clothing, furniture, electrical items, portable items etc. This is somewhat true, but there are additional benefits that most people aren't aware of.

Additional cost of temporary accommodation will cover you for any cost incurred to live away from your residence in case the property is inhabitable due to a loss. For example, if there was a fire, flood, storm or power outage and you couldn't live in the home, it's your responsibility to find accommodation, not the property owner. If you have a contents policy, most premium insurers will cover you up to 12 months accommodation until your residence is made liveable. You can also receive up to \$500 a day for accommodation for your pets in some cases with certain insurers.

Other great features of a contents policy are replacement for new for old, protection for portable items such as your iPhone, laptops & jewellery pieces (even outside of Australia) and liability protection. You can be protected anywhere in the world from having to pay hefty compensation for injury to other people or damage to their property where you are legally liable for up to \$20 million.

NEED MORE INFORMATION?

It is best to make some enquiries online, one Insurer that does offer Tenant content's insurance is St George and you can contact their insurance line by calling 1300 650 255.