

What insurance do I need?

It is up to a landlord to insure their rental property against any damage, either through accident or otherwise. That insurance will usually be for the benefit **only of the landlord**.

As a tenant you should arrange insurance to protect your contents and cover liability for damage to your landlord's property. Your landlord's insurance policy does not protect your belongings. Under the Residential Tenancies Act (RTA), tenants are liable for any damage they, or their invited guests, cause for any reason. Even if you are not named on the tenancy agreement, you should have:

- A contents insurance policy to protect your belongings.
- A third party liability policy to protect you from any damage that you or your invited guests may cause to the property.

If an insurance company pays out to a landlord for damage and believes that a tenant is liable for that damage, the insurance company may seek compensation from the tenant. Third party liability insurance may protect you in this situation.

Where can I find more information?

Speak to insurance companies for details on their policies. For tenancy information visit www.dbh.govt.nz or call 0800 TENANCY (0800 83 62 62).