

## **Insurance information sheet for tenants**

### **Residential building insurance**

Residential building insurance for fire, mains water and storm is already included in the service charges. This is covered by the whole building. The tenant's furnishings are not included in the insurance cover.

### **Private liability insurance**

Private liability insurance covers third-party claims for damages. Such claims for damages may arise during the use of the apartment (e.g. due to water leaks when using the shower or kitchen).

Tenants are obliged under the tenancy agreement to take out/provide evidence of private liability insurance.

### **Key insurance**

Key insurance covers consequential costs in the event of key loss. Loss of keys can result in high costs for replacing the locking system and procuring replacement keys.

### **Household contents insurance**

Household contents insurance covers damage to a tenant's furnishings. Replacement of the furnishings is not covered by any of the above-mentioned insurance policies. Tenants are recommended to take out this insurance.