

Insurance

Landlords should insure their rental property against any damage, either accidental or otherwise. Tenants can arrange their own insurance to protect their contents and liability for damage to the landlord's property.

Landlords need insurance to cover damage

If you're a landlord, make sure your insurance covers the property, and that the cover is for a rental property. The Residential Tenancies Act 1986 requires you to pay the premiums charged for that insurance.

[Residential Tenancies Act 1986 \(external link\)](http://www.legislation.govt.nz/act/public/1986/0120/latest/DLM95084.html)
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Check exactly what your policy covers. Some insurers cover issues to do with tenancy (for example, vacancy periods and damage by the tenant).

Talk to your insurance company about their requirements for making claims. Some insurers need landlords to prove they've completed a thorough tenancy selection process before honouring damage claims.

You may also choose to insure any chattels (such as furniture) that are listed in the tenancy agreement. Any damage to them won't be covered by the tenant's contents insurance.

Tenants should consider getting insurance to cover belongings and damage

If you're a tenant, it is recommended that you get insurance. Your landlord's insurance policy doesn't protect your belongings.

You may be liable for any damage you or your invited guests cause.

[Who's responsible for fixing damage depends on who caused it](http://mbie3.cwp.govt.nz/maintenance-and-inspections/repairs-and-damages/)
(<http://mbie3.cwp.govt.nz/maintenance-and-inspections/repairs-and-damages/>) has more information on who is liable for damages.

Even if you aren't named on the tenancy agreement, you should consider getting a:

- contents insurance policy to protect your belongings
- personal liability policy to protect you in certain situations.

Tenants should seek further information from an insurer about what protections they can receive from personal liability insurance.

Choose wisely when renting in Christchurch since the quakes

If you're thinking of renting in parts of Christchurch that were damaged by the 2010–2011 earthquakes, you need to consider a few things before entering into a tenancy agreement. For example, be aware that if an insurance company considers a house uneconomic to repair, the house won't be insured – and this could affect your contents insurance.

[Renting a property with earthquake damage \(http://mbie3.cwp.govt.nz/starting-a-tenancy/renting-affected-properties/renting-a-property-with-earthquake-damage/\)](http://mbie3.cwp.govt.nz/starting-a-tenancy/renting-affected-properties/renting-a-property-with-earthquake-damage/) has more on this topic.

More insurance information

Speak to insurance companies directly for details on their policies.