

WHY CONTENTS INSURANCE MATTERS

Protect What Matters Most – Keeping You and Your Belongings Safe

Contents insurance helps protect your belongings if the unexpected happens. Fires, theft, water damage, accidents, natural disasters, and everyday mishaps can all cause sudden loss—and replacing everything adds up quickly. Most households have **around \$60,000 worth of belongings**, often without realising it.

What Contents Insurance Covers



Furniture



Appliances



Clothing/Jewellery



Artwork



Other

Plans range from **basic to comprehensive** and can suit most budgets.

Personal Liability Protection

Alongside contents insurance, tenants can also consider personal liability insurance, which can help protect you if you accidentally cause damage as a tenant or if guests cause damage while visiting.

A Reminder

Your landlord's insurance does not cover your belongings.

You may also be responsible for any accidental damage caused by you, your pets or your guests.

Need Help or Want to Learn More?

Speak with any insurer of your choice for personalised advice.

You can also read more from Tenancy Services:

<https://www.tenancy.govt.nz/starting-a-tenancy/new-to-tenancy/insurance>

**Tenancy
Services**

Looking After Your Home

As part of your tenancy:

- Let your property manager know quickly if anything is damaged or needs repair.
- Ensure rent is paid on time.
- Be respectful and considerate of neighbours, contractors, flatmates, and guests.

We're here to support you in keeping your home safe, secure, and protected.

Find out more summitrentals.co.nz