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# Home insurance, just in case...

*We hope you never need it but you never know.*

When staying in your TOAS apartment you should consider having a home insurance, since without the insurance, any damage to your personal property will have to be covered by you. The tenant is fully responsible for the damage caused to their own property.

TOAS has insurance for all of its buildings. However, this insurance only covers the damage to the building itself. If the damage is caused by the tenant, the insurance might cover the damage only partially or not cover at all. The excess is always charged from the person causing the damage.

Also, any costs relating to an evacuation of tenants will be acquired from the person responsible.

## TYPICAL DAMAGES

### WATER DAMAGE

Every once in a while a tenant falls asleep in the shower on top of the floor drain. This leads to flooding, which in turn damages their own and neighboring apartments. In these cases repairs can take months, during which each affected apartment is generally uninhabitable.

The costs of such damage can run up to the tens of thousands of euros. TOAS' insurance does not cover this type of damage at all. TOAS will allocate the costs of the damage to the tenant.

Water damages are also caused by brittle washing machine pipes or an incorrect installation of these machines. Washing machines should never be left run unsupervised and the tap should always be turned off after use.

### FIRE

Fires are caused by old electrical appliances, incorrect usage, forgetting something on the stove, and not turning off appliances after use. Note that tenants are responsible for changing the batteries of the fire alarms. It is strictly forbidden to take the fire alarm off!