

# Are your contents covered if things go wrong?

When mother nature flexes her muscle, an opportunist helps themselves to your stuff or something goes horribly wrong, not having contents insurance can have catastrophic effects on your property, stress levels and bank account!

During a recent downpouring across the northern suburbs of Melbourne one of our tenants came home to find their home flooded. Books, a TV furniture and other household items were damaged beyond repair. Further to this, their fully stocked fridge ready for Christmas was without power for 12 hours which cause the food to spoil. If they had have had contents insurance, their possessions and food items would have been replaced and it would have been a mere speedhump. However because they didn't have coverage, they had to replace the items out of their own pocket, making it a very expensive and stressful experience indeed.



Each insurance policy is different and you don't want to pay for what you don't need, so before you get quotes, do an audit of your possessions giving them a replacement value. You will be surprised how things add up!

Some coverage also includes accidental damage, temporary accommodation cover, replacement of locks, storm and rainwater coverage.

*One of the biggest mistakes tenants can make is assuming that their private possessions are covered by the landlord's insurance. Don't be caught out!*



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