

# Who's responsible for damage?



## Fair Wear & Tear

e.g. carpet fibres fraying and dulling due to foot traffic.

### Landlord

Tenant pays **nothing**



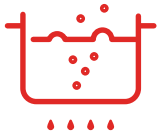
## Accidental Damage

e.g. a hot water cylinder fault causes water damage.

### Landlord

Tenant pays **nothing**

Typically covered by standard house insurance. Landlord pays excess.



## Accidental Damage by Tenant

e.g. a tenant accidentally drops a hot pan on benchtop resulting in a burn mark.



## Careless Damage by Tenant

e.g. tenant's children play a game of cricket in the hallway and break a light fitting.

### Tenant

Tenant pays **capped amount**

Typically covered by landlord insurance  
Tenant pays excess or 4 weeks rent (whichever is less).



## Intentional Damage by Tenant

e.g. Tenant deliberately graffiti's walls of the property.

### Tenant

Tenant pays **cost of repairs**



## Meth Damage by Tenant

e.g. It is proven that a tenant has smoked meth in the property.

### Tenant

Tenant pays **cost of all damage and cleanup**

Only covered by a specialist landlord insurance policy. Insurer can pursue tenant for the excess and all repair costs.