

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.

Tenant

Tenant pays **capped amount**

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



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 **cost of repairs**



Damage by a Pet

e.g. Tenant's dog scratches and damages interior doors.



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.