



RENTER'S INSURANCE - ARE YOU PREPARED FOR A DISASTER?

When you're living in someone else's property, it is easy to fall into the trap of thinking anything that goes wrong while you're living there is something the owner is liable for.

It's for this reason that many tenants overlook the benefits of renter's insurance. Many dismiss it as an unnecessary expense, due to the fact that in most cases, it is correct that the owner is responsible for footing the bill when it comes to maintenance or property repairs.

Recently, some of our tenants experienced a situation when heavy rains caused their properties to flood.

Their belongings were ruined and some needed to find alternative accommodation at their own expense.



After a natural disaster, the RTA advises that while the property owner is responsible for any repairs that the property requires, the tenant is responsible for removing, repairing or cleaning their own possessions - and if necessary, moving to a different property altogether.

Could you afford to replace everything if your contents were damaged beyond repair?

Most people can't. It's easy to underestimate the value of your contents until you stop and think about how disruptive it would be if you had to fork out enough money to replace everything at the drop of a hat.



Many renters dismiss renter's insurance as an expense they cannot afford, however many basic renter's insurance policies are very affordable.

As an example, *EBM Insurance* offers tenant cover for your contents against theft, fire damage, explosions, storms and floods up to a total of \$25,000 for as little as \$160 per annum (though keep in mind premiums may vary).

That breaks down to a little over \$3 per week. That's an incredibly small price to pay for peace of mind - less than the price of a coffee.

Disaster can strike at any time. Being prepared in the event that one does occur is the difference between such an incident being a minor inconvenience, or a life-altering catastrophe.

The above example of a policy offered through EBM Insurance is just one of many options available. Always do your own research and consider your circumstances before deciding whether a policy is right for you.

CLASSIFICATION OF LIVABLE DWELLINGS

GARAGE LIVING - WHY IT ISN'T SAFE OR LEGAL

Over the last few months, our Property Managers have noticed a trend occurring in some rental properties, especially in ones with spacious garages.

Some families have opted to use their garages as an additional bedroom. While the extra space may seem appealing, living in a garage is illegal!



The Queensland Building and Construction Commission (QBCC), under their classification summary of buildings and structures, have classed garages as Class 10A dwellings, which are 'A non-habitable building or structure'.

In a nutshell, this means that while you are free to use your garage as a living area, games room, hobby studio or study, you aren't permitted to use it as a bedroom.

The main reason for a garage not being allowed as a bedroom is that bedrooms need to meet certain requirements in order to be recognised as habitable. Some of these requirements are windows, insulation, smoke alarms and, in the case of some older homes, some garages may not meet minimum height requirements for habitability.

So remember, while it may seem appealing to convert the garage into a bedroom, doing so breaches both QLD Tenancy Law and your own Lease Agreement.

CALENDAR DATES



LABOUR DAY
MONDAY 7TH MAY



EKKA SHOW DAY
WEDNESDAY 15TH AUGUST

BRAIN BENDER

USE THE CLUES ON THE RIGHT TO CRACK THE CODE -
THERE IS ONLY ONE CORRECT SOLUTION!



6 8 2

ONE NUMBER IS CORRECT, AND IN THE RIGHT PLACE

6 1 4

ONE NUMBER IS CORRECT, BUT IN THE WRONG PLACE

2 0 6

TWO NUMBERS ARE CORRECT, BUT IN THE WRONG PLACES

7 3 8

NONE OF THESE NUMBERS ARE CORRECT

8 7 0

ONE NUMBER IS CORRECT, BUT IN THE WRONG PLACE