

Can be covered	Will not be covered
<p><i>I broke a chair in my friend's apartment.</i></p> <ul style="list-style-type: none"> - The damage can be covered, because the damage is done to a third party's property (your friend's). 	<p><i>I broke a chair in my rented apartment.</i></p> <ul style="list-style-type: none"> - The damage will not be covered, because the chair is a 'rented object'.
<p><i>My daughter damaged the wooden floor of our apartment while playing with her building blocks.</i></p> <ul style="list-style-type: none"> - Expenses for mending the floor are covered, because 'the room itself' is damaged. 	<p><i>I spilled my drink over the landlord's hi-fi system in my rented room/apartment.</i></p> <ul style="list-style-type: none"> - Again, this is 'damage to a rented object'. You are responsible but the insurance will not pay for the damage.
<p><i>I left the water running in the bathroom and my neighbour's apartment was damaged.</i></p> <ul style="list-style-type: none"> - Damages to the building (floor, ceiling, walls etc.) and to the neighbour's property are covered. 	<p><i>The old fridge in my rented apartment broke.</i></p> <ul style="list-style-type: none"> - If you did not cause the damage, you are not responsible (liable) at all. Neither you nor your insurance will have to pay.
<p><i>I slammed the door of my apartment by mistake and the glass pane fell out.</i></p> <ul style="list-style-type: none"> - This is another case of 'damage to the building', so the expenses for repair are covered. 	<p><i>After living in an apartment for a year, it turns out that the walls need renovation due to humidity damage (mould).</i></p> <ul style="list-style-type: none"> - This is 'gradual damage', so the insurance will not cover it. Was it your improper conduct that caused the damage? If so, you will have to pay for it.
<p><i>While cycling I hit another cyclist, causing him injury and damaging his bike.</i></p> <ul style="list-style-type: none"> - Both medical expenses and repairs for the other person's bicycle are covered. 	
<p><i>I damaged the 5-year old wallpaper in my apartment and it needs replacing.</i></p> <ul style="list-style-type: none"> - You will be covered but only for <u>half</u> of the restoration costs, as wallpaper usually has a 10-year lifetime 	