

Is the fire insurance mandatory ?

It's not mandatory by the law, but it becomes so if it is stated **in the lease**.

Nevertheless, the fire insurance is **necessary!**

The **tenant** makes sure :

- ▶ That he carries a responsibility for housing and furniture of the others,
- ▶ That he carries his civil responsibility (damage to the others),
- ▶ That he is responsible for his own furniture.

The **landlord** makes sure that he carries the responsibility for his own building and towards the other people.

What should be the insurance value?

The **tenant** - **has to** insure himself on a real housing value.
- **can** insure himself on a new value of his furniture, clothes, etc.

The **landlord** **has to** insure his new building reconstruction value.

Adding to the insurance.....

Avoid the accidents, remain careful :

- ▶ Don't leave irons, cooking pans on fire or unsupervised deep fryer,
- ▶ Don't put fabrics next to installations producing too much of heat,
- ▶ Put out correctly the cigarettes, candles, aroma sticks,
- ▶ Keep the matches and lighters out of the reach of children.

In case of fire

Call **112** (hold the line)
Stay next to the floor,
the smoke is toxic.

Available leaflets

Steps to take

- 1 - Looking for a housing
- 2 - Visit and moving in
- 3 - Lease and rent
- 4 - The fire insurance
- 5 - Housing's rules

Risks

- 6 - Housing and health
- 7 - Chimney sweep
- 8 - The humidity
- 9 - Maintenance and repairs
- 10 - The danger of CO

To live better

- 11 - Water and energy saving

This leaflet is available
in following languages :

Albanian	Farsi
English	French
Arabic	Russian
Spanish	Turkish

Text treatment is proceeded by CIRE and Convivence/Samenleven

First published : Octobre 2006

Editing : Alix Francart

Translation by Jeanne Tikhonenko, CIRÉ Service interpretership

Drawings : Thomas De Coster

Responsible editor : Frédérique Mawet

Coordination et Initiatives pour et avec les Réfugiés et Étrangers

Rue du Vivier, 80-82 B - 1050 Bruxelles

+322/629.77.10

<http://www.cire.be/>

cire@cire.irisnet.be

Avec l'appui de la Région de Bruxelles-Capitale

Steps to take

LEAFLET N°4

FIRE INSURANCE

English

RENT HOUSING



A tip!
Take the same
leaflet in French
to learn the vocabulary



What is an insurance ?

It's a **protection** in case of a problem.

You have to pay for that an **annual amount** (= once a year) to the certified insurance company.



What's a fire insurance or house insurance?

It's a protection against the **fire and natural disasters consequences** (flood, storm, lightning, etc).

Why having a fire insurance ?



The fire breaks out very quick due to the **deep fryer** that catches fire, the forgotten **cigarettes** or **candles**, etc.

The fire can destroy the tenant's **housing**, his **furniture**, his **personal belongings**. It can also destroy the **neighbours' housings**, including **physical harm to the others**.

The **insurance** allows to **cover the damages** depending on the responsibility of each person.

Who is responsible ?

The tenant is responsible of fire producing in his housing, **excepted** when he can prove he had not cause it.

If you are responsible of fire, you have to pay **all** the damages :



- ▶ For your housing and **the one of your neighbours**,
- ▶ Yours and your neighbours furniture, cars parked **in the street**, etc.

You also have to pay for :

- ▶ Other expenses due to the fire (for instance, the neighbours' housing during the renovation, the new car replacement during the reparation of the old one, etc.)
- ▶ The hospital expenses for injured by fire people.

Often, it is huge amounts of money!
The **debts** for the entire life!

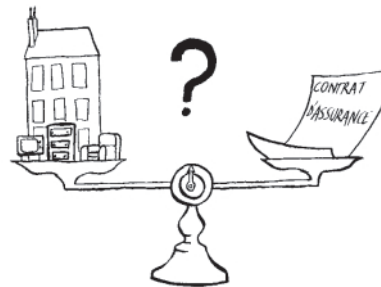


Before signing the insurance contract

You have to chose carefully the insurance company or the agent and compare the contracts :

- ▶ What are the risks (fire, water damages, natural disasters, etc.) covered by the insurance?
- ▶ What are the amounts insured?
- ▶ What are the insurance premiums to pay?

All the insurance companies are **not the same!**



You shouldn't underestimate the possessions value in order to pay **smaller** insurance premiums.

If damages occur, you will not be refunded on the real value.

But make sure that the same risk is not covered by the same insurance companies **two times** (landlord's insurance).

Don't accept the insurance from people doing **door-to-door**.

As an example, here are the insurance prices for the housing :

- ▶ Two rooms : about 100 €/year
- ▶ Three rooms : about 135 €/year
- ▶ Four rooms : about 160 €/year

The money will **not be refunded** if the **fire hasn't occurred** !