

Housing insurance is almost without exception required to take out when renting an apartment. Home insurance is a policy that provides financial protection for your home, personal belongings, and liability coverage in case of accidents. It acts as a safety net, covering the costs of repairs, replacements, and legal fees in the event of a disaster.

Here are few examples:

- Natural catastrophe protection – Natural catastrophes can cause severe damage to your home. Without insurance, you'd be responsible for paying for repairs or rebuilding entirely out of your pocket. Home insurance helps reduce this risk by providing coverage for these events.
- Theft and vandalism cover – If your home is broken into and your belongings are stolen, or if vandals damage your property, home insurance can help you recover. It covers the cost of replacing stolen items and repairing damage caused by such incidents.
- There are many different insurance companies in Finland. You should check the different options, prices and what they offer. Once you have taken out household insurance, you can contact the company if you have any questions. If you do not know what things the landlord has to fix and what is involved with household insurance, you should contact the landlord first to find out. Landlord should guide you through this.