# Insurance made easy for Tenants

The freedom to be tenant! No lawn to mown in summer, little snow removal in winter and often, an outside view that would make your homeowners friends jealous! Despite all these advantages, it is important to protect your Personal Property and Liability.

For a few dollars per month, we can provide you with coverages that match your needs.

Want to know more about the different coverages that we can offer? Take a few moments to view the following articles.

- Coverage C: Personal Property*
- Coverage D: Additional Living expenses and Fair Rental Value*
- Coverage E: Legal Liability*
- Coverage F: Voluntary Medical Payment*
- Coverage G: Voluntary Payment for Damage to Property*
- Worthwhile additional coverages*
- Advantageous supplementary coverages

## Coverage C: Personal Property*

You can put any amount you like in this section. It would be a good idea to make an annual inventory of your possessions and to store this document in a place other than where you live. This would also make it easier for you to decide on the amount you would like us to put down!

It should be noted that the personal property guarantee in your Tenants Insurance policy may covers possessions of a family member who is studying away from home, at their place of study. It can also cover the personal effects of family members during a stay in a healthcare facility. Moreover, coverage extends to goods temporarily located off the premises, as when travelling

Most all-risk home insurance policies have a replacement value clause on the contents, which means that damaged or destroyed goods, whether they are clothes or accessories; will be replaced with new, comparable items.

Make sure you are aware of the limitations in coverage of your policy regarding contents. You can take out specifically designated insurance.

## Coverage D: Additional Living expenses and Fair Rental Value*

If your home becomes uninhabitable following a covered loss, your Tenant Insurance policy can cover the additional living expenses while you wait for repairs to be made or until you return to your home.

The amount of this guarantee is usually determined by applying a percentage of the insurance amount to the contents (for example, 20%).


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### Coverage E: Legal Liability*

This part of the home insurance policy covers you for bodily or material damages that a third party may suffer as a result of your daily activities or on the property (homes or land) that you own or use. The amount of the civil liability guarantee is the amount covered up to the limit of your policy in the event of legal proceedings brought against you. The insurer will take up your defence in the event of legal proceedings.

To determine the amount of civil liability coverage you should take, keep in mind that this coverage protects you anywhere in the world. If you do any travelling, it would be wise to increase your limit to $2 million and to also consider the purchase of an Umbrella Liability policy.

### Coverage F: Voluntary Medical Payment*

Your Tenants Insurance policy covers medical expenses for minor incidents that can occur on your property. This guarantee covers the medical expenses incurred by or for the victim of an accident resulting from personal activities or on the insured premises. It also covers bodily injuries sustained by your resident employees, such as nannies and housekeepers, while they are working.

Even if you are not liable, you can make a claim under this coverage. There is a maximum amount payable by the insurer, which can vary from one insurer to another.

### Coverage G: Voluntary Payment for Damage to Property*

This guarantee covers accidental material damages caused to the property of others, provided they result from your personal activities or they occur on the insured premises.

Even if you are not liable, you can make a claim under this coverage. There is a maximum amount payable by the insurer, which can vary from one insurer to another.

### Worthwhile additional coverages*

Your policy can include many valuable additional guarantees such as:

- Protection for your belongings away from the insured premises
- Lock replacement in case of theft or loss of keys
- Monuments

Our job is to explain and compare our insurers' additional guarantees so you can get the best coverage for your needs.

**If you have any questions regarding your insurance contract or if you wish to get a quote, contact us now!**

** These descriptions are provided only as a guide. Certain conditions, limitations and exclusions may apply to each of these guarantees, as specified in the forms. Coverage is also subject to change without notice. Please refer to the forms provided by your insurer and to their modifications.*


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