Rental property insurance (six dwellings or less per building)

If you are a property owner and you have one or more dwellings that you rent, we can offer you personalized solutions so you can look after your tenants instead of worrying about insurance.

Would you like to know more? Here are some frequently asked questions *:

- How does this insurance work?
- What about Legal liability coverage?*
- Does my Legal liability coverage also protect the Liability of my tenants?
- JI have trouble finding insurance for a single-family home that I rent to others.
- I rent a building with more than six dwellings to others. Can I put it under personal insurance?

How does this insurance work?

Personal possessions are usually covered under a “building and/or contents” policy.

This policy usually covers:

- Coverage A: Dwelling Building you own or rent to others;
- Coverage B: Detached Private Structures (Example: shed, a detached garage of your home, etc.);
- Coverage C: Personal Property (contents)* (to cover your furnished dwellings);
- Coverage D: Rental value* which covers loss of income related to an insured risk, such as monthly rental payments.

What about Legal liability coverage?

Coverage E: Legal liability* protects you from having to pay damages if you are responsible for unintentionally causing bodily or material damages to others on your property. This coverage is usually added on to your main insurance. Thus we often recommend that your rental units be covered under the same insurer as your main insurance, as it saves a lot of trouble in the event of a claim.

Does my Legal liability coverage also protect the Liability of my tenants?

Not at all. Your tenants must purchase their own tenant insurance policy.

I’m having trouble finding insurance for a single-family home that I rent to others.

Indeed, insuring a single-family home rented to others is more difficult for several reasons, including the high risk related to fire, improper maintenance and Legal liability.

If you give us an opportunity to assess your situation, we may come up with a solution that is right for you.

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I rent a building with more than six dwellings to others. Can I put it under personal insurance?

For seven dwellings or more, we can generally provide you with commercial insurance coverage. This type of insurance is also one of our specialties.

**** 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.***

Any illegal activity (such as drug dealing) made by you or a member of your family or one of your tenants may invalidate your insurance contract. All subject to the terms of the contract of the insurer providing coverage to your residence.

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