



## Reduce the risk – for everyone’s safety

For tenants who live in multi-unit apartment complexes, fire safety is a shared responsibility. All tenants must know what to do to reduce the risk of fire in rental units:

### Be cautious using candles:

- Using candles as decorations is popular, especially around the holidays. Be careful because candles cause many fires.
- Don’t leave candles unattended. Before leaving the room, blow them out.
- Place candles on sturdy surfaces, one foot away from items that can easily catch fire (bedding, decorations, curtains and clothing).
- Throw candles out when they have burned down about three quarters of the way. Don’t let them burn to the bottom.
- Use flashlights if your power goes out, not candles.

### Be careful when cooking:

- If you are cooking with oil or grease, stay in the kitchen. **Do not walk away**, even for a minute. If you have to walk away, turn the element off.
- Pay attention when you are cooking. It is easy to turn on the wrong element. Keep anything that can catch fire off the stovetop (ex: oven mitts, recipes, towels).



- Keep a lid nearby that you can place over a pan in case it catches fire. This will smother the fire. Keep the pan covered until it is cool and turn off the element right away. If you don’t think you can smother it, get out right away. Pull the fire alarm in your building and/or call your fire department.
- Avoid wearing loose-fitting clothing when cooking so they don’t catch fire.

### Limit smoking to outdoors if possible:

- Make all bedrooms smoke-free. It is easy to fall asleep with a lit cigarette and set the bedding on fire.
- Ask guests to smoke outside. If they don’t, remind them to keep their lighters and/or matches out of reach of children.
- Never leave lit cigarettes unattended. Watch for fallen cigarettes or embers, which can smoulder for hours before bursting into flames.
- Use deep ashtrays and water down the ashes and butts before putting them in the garbage.

### Inspect your holiday decorations

- Some landlords allow real trees in rental units. If you are using a live tree, keep water in the holder at all times to prevent it from drying out.
- Always unplug trees and other lit decorations before leaving the house or going to bed.
- Don’t overload extension cords.
- Replace any light strings that have worn or broken cords or loose bulb connections. Read package instructions when connecting strands of lights.
- Buy flameproof decorations.
- Keep lit candles away from decorations.

For more information about fire safety and prevention, call the Fire Prevention Branch in Winnipeg at 311; or call the Manitoba Office of the Fire Commissioner, toll free at 1-800-282-8069.

To subscribe to Open Doors, order bulk copies, give us your comments, or get more information, call 945-2476 in Winnipeg, toll free 1-800-782-8403 or visit [manitoba.ca/rtb](http://manitoba.ca/rtb)

# Why Buy Tenant Insurance?

Most tenants know that landlords have insurance on their buildings (ex: walls, floors, doors, appliances). But tenants need to know that a landlord's insurance doesn't cover their personal belongings (ex: furniture, electronics, clothes) if they are lost, stolen or damaged.

Tenants must also pay for any damage they might accidentally cause to any part of a landlord's building or to the personal belongings of other tenants in those buildings. For example, if your cooking accidentally starts a fire that spreads to other units or other parts of your building, you may be responsible for paying the costs of repairing all building damage (including other apartments) and for replacing anything that's damaged in the other tenants' units.

Having tenant insurance can give you some peace of mind.

## Why should I get tenant insurance?

Tenant insurance helps you pay for damage to your personal property caused by theft, fire, smoke, water damage, vandalism or other similar acts. Even if you don't own a lot of expensive things, it can be very costly to replace all of your furniture, clothes, books, toys, CDs, electronics, sports equipment, jewelry and kitchen utensils.

Insurance also protects you from the cost of damage you may accidentally cause others. You could be held legally responsible, even if one of your houseguests causes these damages. Also, guests who are injured in your rental unit may be able to sue you for damages. For example, if someone trips on a rug or falls off a stepladder in your home, you could be held legally responsible.

## Is tenant insurance expensive?

Tenant's insurance is widely available at low cost. The exact cost depends on the amount of personal property covered in the policy and the amount of coverage. Considering the costs of replacing your possessions and the importance of protecting others, it can be a wise investment.

## What kinds of tenant insurance are available?

Tenant insurance covers two basic areas: liability and contents.

**Liability** is similar to the liability coverage in a typical homeowner's insurance policy. It protects tenants if they damage, or a guest damages, the building. It also protects tenants if someone is injured in their rental unit and sues for damages.

**Content** coverage deals with the replacement or repair of lost or damaged possessions.

Another insurance feature to consider is **additional living expenses**. Under this kind of policy, the insurance firm will pay for the tenant's stay in a hotel or another apartment if the

tenant cannot live in the damaged building or apartment while repairs are being done. Some policies may also include related items, such as meals.

Make sure you know how long an insurance company is willing to pay living expenses. Sometimes, the insurance company will limit the costs to what they consider a reasonable amount of time.

## What should I look for when considering tenant insurance?

There's no standard tenant's insurance policy, so it's wise to see what's available before you buy. Ask what situations your insurance covers. For example, some policies may exclude things such as vandalism or flood damage.

**All risk insurance** covers an extensive list of possible misfortunes, while **named perils** will cover only those situations specifically named in the insurance policy.

Ask if the policy covers the full cost of contents (actual cash value) or the cost to replace articles (replacement cost coverage).

Some policies include depreciation (the loss in value of items from wear and tear, over time), even though tenants have to pay full price for replacing their lost or damaged items. Also, be sure to insure not just the cost of the belongings, but also the cost of cleaning and repairs, if needed (ex: in cases of fire or water damage).

Most importantly, ask your insurance provider to explain exactly what the policy covers – and doesn't cover. If you don't fully understand any term, have your provider explain it in detail. Some features you may want to ask about are:

- liability
- coverage
- additional living expenses
- replacement cost
- theft
- deductibles
- discounts
- scheduled articles coverage



## Where can tenants buy tenant insurance?

Tenant insurance is available through most insurance companies and independent brokers. Prices vary so shop around. Always know exactly what the policy covers.

## Fire prevention – *what tenants need to know*

Eight Canadians die each week because of fire. Countless others lose their belongings in home and apartment fires.

Increase your chances of surviving a fire by:

- having working **smoke detectors** in your rental unit
- making sure your landlord has installed – and maintains – at least one acceptable (10-yr. lithium battery) or hardwired smoke alarm in your rental unit
- never tampering with your smoke detector(s)

The Winnipeg Fire Paramedic Service recommends:

- a working smoke detector for each bedroom
- that you do monthly smoke detector testing
- that you phone your landlord immediately if your smoke detector is not working



Landlords must test smoke detectors in rental units once a year or when new tenants move in. Monthly testing by tenants is recommended.

Have an **escape plan** and practise it with everyone in your home. Fire departments recommend that you practise your escape plan twice a year. You should have two exit plans from every room (door and window), if possible.

If you live in a multi-level complex, know where the fire exits are on your floor. Have a planned meeting place outside of the building in case you are separated from your family. If the fire alarm sounds, feel the door before you open it. If it is hot, use another way out. If it is cool, use it to leave by the nearest way out. **Remember: never use an elevator.** If you can't get out of your unit, stuff wet towels around the door and vents to keep smoke out. Call the fire department and tell them where you are.

For more information on the fire safety rights and responsibilities of landlords and tenants, call your nearest branch office.

## Fire prevention – *what landlords need to know*

Fire claims the lives of people in Canada every day. Do your part to prevent fire-related deaths, injuries and losses by knowing your responsibilities.

If you are a landlord, you need to know that Manitoba law requires you to:

- have at least one acceptable battery operated (10-year lithium battery) or hardwired smoke alarm in every rental unit
- keep yearly records of alarm cleaning and testing
- replace any broken smoke alarms within 24 hours of being notified

- test smoke alarms when a new tenant moves in
- report any tenants, who tamper with smoke detectors, to the appropriate fire prevention branch

Landlords can make house rules (ex: no live holiday trees; no smoking in units or common areas). All tenants must be aware of house rules and fire safety responsibilities. You may also want to have a building escape plan that you, or the caretaker, review with new tenants.

If you have any questions about your fire prevention responsibilities, call your nearest branch office.

## Carbon Monoxide – A Deadly Gas

Carbon monoxide is a colorless, odourless, highly toxic gas. It is called the “silent killer” because people usually don't know there is a leak, until it is too late. Without a carbon monoxide detector, a leak can kill you and your family.

Major sources of carbon monoxide in homes and apartments are fossil fuel burning boilers, furnaces, water heaters, fireplaces and parking garages.

Signs of carbon monoxide poisoning include:

- nausea
- dizziness
- tiredness
- headaches

Manitoba laws don't require landlords to install carbon monoxide detectors in rental units. You may want to install

your own if the building or home you rent has any risk factors.

Plug-in detectors with a battery backup are readily available at most home improvement stores. Carbon monoxide detectors should be installed within 4.5 metres (15 feet) of the entrance to a bedroom and on each level of a multi-level home.

For more information on carbon monoxide detectors, go to the Winnipeg Fire Paramedic Service website at: [www.winnipeg.ca/fps/](http://www.winnipeg.ca/fps/).



# Independent Advisor Program now helps landlords and tenants

Sometimes, when there are problems with a tenancy, tenants and landlords both need to use the Residential Tenancies Branch (RTB) to resolve the issues. Some find this dispute resolution process hard to manage and may need some help. The Independent Advisor Office provides staff from Legal Aid Manitoba to help landlords and tenants get important information and advice, file claims and get ready for hearings.

The independent advisor program is now available in Winnipeg to both landlords and tenants and can help them:

- fill out forms
- file claims with RTB
- file appeals with the Residential Tenancies Commission (RTC)
- prepare for hearings held by the branch and the commission

Independent advisors can help tenants, and smaller, independent landlords present their evidence at a hearing if:

- they have difficulty speaking or understanding English
- they have physical or cognitive (mental or emotional) problems
- they are on a limited (low) income

**Landlords** can contact the Independent Advisor Office at 985-5233 in Winnipeg; email [landlord@legalaid.mb.ca](mailto:landlord@legalaid.mb.ca).

**Tenants** can contact the Independent Advisor Office at 881-1714 in Winnipeg; email: [tenant@legalaid.mb.ca](mailto:tenant@legalaid.mb.ca).

**Both landlords and tenants** can go to the RTB office in person: 302-254 Edmonton Street, Winnipeg between 8:30 a.m. and 4:30 p.m. weekdays

## Need information?

**Online**  
[manitoba.ca/rtb](http://manitoba.ca/rtb)

**Offline**  
in person or by phone

Visit your branch office Monday to Friday  
from 8:30 a.m. to 4:30 p.m.

Winnipeg at 302-254 Edmonton Street  
or call 945-2476

Brandon at 157-340 9th Street  
or call 726-6230

Thompson at 113-59 Elizabeth Drive  
or call 677-6496

Toll free 1-800-782-8403

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