



Tenant Insurance - Protect your belongings

Landlords have insurance on their buildings that only covers the building itself – walls, doors, floors, appliances (that the landlord provides). Your landlord's insurance does not cover your personal belongings. This means you should buy tenant insurance to cover your belongings (furniture, electronics, clothes etc.) against fire, theft or damage.

Why should I get tenant insurance?

Most people think their personal belongings aren't worth much and don't bother with tenant insurance. But if something happens and you have to replace everything at once, the cost can be huge. It can cost thousands of dollars when you have to buy new clothes, electronics, small appliances, beds, dressers, couches, dishes, etc. at one time.

Tenant insurance helps you pay for damage and loss on your personal property caused by:

- theft
- fire
- smoke
- water damage
- vandalism
- other similar acts

Also, if you or your guests cause damage to your unit or the complex (ex: walls, floors, windows, appliances), you may legally have to pay the cost to repair the damage. For example, if you accidentally cause a kitchen fire and it damages the unit and the appliances, you may have to pay to fix the damage. Tenant insurance will help cover the cost of this kind of accident.

You should also know that if guests are hurt while in your rental unit (ex: trip on a rug), they can sue you for damages. Tenant insurance can help you cover this kind of cost. It can also protect you if an animal you own causes injury to someone.

What kind of tenant insurance should I get?

There are two standard kinds of tenant insurance – **liability** and **personal property**.

- **Liability** insurance protects you if someone claims that you caused damage to their property or injury to them (it doesn't cover intentional acts).
- **Personal Property** insurance covers costs to replace or repair your lost or damaged belongings.

Tenant's insurance usually includes coverage for **additional living expenses insurance**. This covers extra costs if you have to stay in a hotel or another apartment because of damage in your building or unit, while it is being repaired.

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Where and how do I get tenant insurance?

Insurance companies sell tenant insurance. You can contact a licensed insurance agent or broker who will contact several insurance companies to get you the best price and coverage.

Before you start looking for insurance, look around your rental unit. Check prices in flyers or catalogues to get an idea of how much it would cost you to replace everything you own. Then you will be able to tell an agent how much coverage you think you will need. The agent or broker will also help you determine the amount of coverage.

What kind of questions should I ask my insurance agent or company?

Ask them to explain the main features of your policy, including:

- What types of losses are covered?
- Are you covered for the replacement cost of your belongings? Ask them if your ten-year-old couch is destroyed in a fire, would the insurance cover the cost of a new one, or provide the cash value of the one that was destroyed.
- What types of losses are **not covered**?
- What type of losses are only covered up to a certain amount (ex: loss of money, jewellery)
- Does the policy include additional living expenses coverage (ex: meals, added transportation) and is there a limit on how much you can claim?
- What is your deductible if you need to make a claim? This means the amount you have to pay for the damages, before the company will cover the rest of the cost.
- Does the company offer discounts (ex: for length of time you go without making a claim, being a non-smoker)?
- What does your liability insurance cover? Whom does it cover? (ex: only people living in the same household)
- Can you make monthly or quarterly payments?

To find a licensed insurance company, you can check the Yellow Pages or search online under Insurance Agents and Brokers. If you have questions about your tenancy, please contact the Branch or visit our website.

For more information:

This fact sheet is only a brief explanation. For more information, contact the Residential Tenancies Branch or go to www.manitoba.ca/rtb.

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This information is available in multiple formats upon request.

Cette information existe également en français. Composez le 204-945-2476.