Halton Community Housing Corporation
Housing Services Division
Social & Community Services
1151 Bronte Road
Oakville ON L6M 3L1

Policy Name: Tenant Insurance

Policy Category: Tenancy Management

Purpose

The Tenancy Management Policy outlines insurance requirements for Halton Community Housing Corporation (HCHC) tenants. It also provides recommendations to tenants to protect themselves in the event of a loss or damage to their property or harm to someone on their property.

Scope

This policy applies to all HCHC tenancies and occupancies that include tenant or content insurance in their lease agreement.

Standards and Values

HCHC maintains its own insurance and will ensure that repairs and remedies are made promptly. HCHC's insurance does not cover the replacement of a tenant's personal property, or the cost of relocating tenants if they are forced to leave their home because of an emergency.

HCHC tenants must obtain, and keep current, tenant insurance for both their personal liability and content replacement if required by their lease agreement.

Definitions

Content Insurance Coverage: Insurance that protects tenants from the loss or damage of personal property (fire, theft, water damage, etc.). It may also pay for additional living expenses if tenants are forced to leave their home because of a covered loss.

Personal Liability Coverage: Insurance that protects tenants from the cost of claims made against them for accidental injury and damage to HCHC property caused by negligence.

Tenant: A person who has a signed lease with HCHC.

Policy Details

All tenants are required to maintain tenant insurance if required by their lease agreement.

If a lease agreement does not require tenant insurance, HCHC strongly encourages these tenants to obtain tenant insurance so that they are protected.

Insurance requirements

The **minimum** requirements of the tenant insurance policy are:

- Personal liability coverage of $1 million
- Content and public liability insurance, naming HCHC as additionally insured

Additional **recommended** coverage includes:

- Content insurance to replace loss of personal property
- Additional living expenses if the residence cannot be lived in following an insured loss

If a tenant causes loss or damage to another person or property, and they do not have the required insurance, HCHC may bill the tenant directly for all costs incurred, including any insurance deductible costs.

Tenants who receive Ontario Works or Ontario Disability Support Program benefits should ask their case manager if the cost of insurance can be covered by their benefits.

Proof of insurance

Prospective HCHC tenants must show proof of insurance coverage for the unit before they sign the lease. If a prospective tenant does not provide proof of insurance, HCHC will not sign the lease and HCHC may decline to proceed with the tenancy.

Each year (or more often if requested), tenants must show proof that they have up-to-date insurance coverage. HCHC has the right to ask for proof of insurance at any time. Tenants must provide the proof, whenever asked, within five business days. If they do not provide proof, they will be in violation of their lease agreement. In this case, HCHC may file an application with the Landlord and Tenant Board to evict the tenant.

Related Policies and Resources	HCHC Tenancy Agreement *HCHC Tenant Handbook*
Related Legislation	*Residential Tenancies Act,* 2006

HCHC policies can be found online at halton.ca/hchc