

# SHSC Group Insurance

What You Need to Know





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# Straight Answers. Expert Advice.

Need objective answers about what insurance coverage you require? Unclear about the claims process? Looking for some risk management advice?

SoHo Insurance Inc. is your first stop for answers – and not just on the Group Insurance Program. We offer:

- Practical risk management advice
- Insight into what's worked for other housing providers
- Responsive, hands-on support when you need it
- Complementary insurance products that you told us you needed to protect your organization, your tenants and your staff

As a non-profit focused exclusively on housing, we work for you -- not for the insurance company or a for-profit shareholder. Our goal is simple: to connect housing providers and tenants with expert risk management advice and outstanding insurance products at cost-effective prices.

We're just one phone call or email away. Contact SoHo Insurance at [SHSCInsuranceProgram@sohoinsurance.ca](mailto:SHSCInsuranceProgram@sohoinsurance.ca) or 1.866.440.2492 (extension 215, 219 or 244) and start taking advantage of our services today.

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# Background on the Program

Like private homeowners, social housing providers need property insurance if they have mortgages and to protect themselves in the event of a disaster.

In Ontario, group insurance for social housing providers has been around since 1993, when the Province launched its program to ensure that landlords would have equal access to standard insurance coverage, limits and deductibles.

In 2000, Ontario transferred this responsibility to the Social Housing Services Corporation (SHSC) under the *Social Housing Reform Act*. SHSC was entrusted with establishing “policies and processes for providing insurance to prescribed housing providers and tender for programs of insurance on behalf of prescribed housing providers.” To deliver on this mandate, SHSC engaged in extensive consultations with the sector to design the new program. These consultations culminated in a set of key principles for the program, which remain in place today:

## To meet overall provider coverage needs:

Core coverages specifically designed for social housing provider needs, including mould and drug activity

## To address the gap left by private insurance providers:

Guaranteed coverage for all participants, regardless of their claims history

## To deliver best overall value for money and ensure accountability:

Stringent procurement processes to obtain the optimum combination of coverage, flexibility and premium pricing

## To balance fairness with affordability:

Premium allocations that account for individual claims histories but remain as affordable as possible

SHSC's sector-based Insurance Advisory Committee continues to play an active role in ensuring that the program meets provider needs. Today SHSC, together with its subsidiary insurance brokerage SoHo Insurance Inc., plays an even greater role in supporting effective risk management in Ontario's affordable housing sector by offering:

### Services from SHSC

- Additional optional group insurance coverages to protect provider from liability
- Information resources and practical training for housing staff
- Advice to the Province on broader risk management issues

### Services from SoHo

- Hands-on customer support for group insurance and risk management questions
- Brokering of complementary insurance products for social housing tenants and staff as well as for native and rural housing and rooming houses

With the *Housing Services Act, 2011*, SHSC's role in managing group insurance for social housing in Ontario was reaffirmed. As a non-profit organization whose board is comprised of Service Manager and provider representatives from across Ontario, SHSC's primary objective remains, first and foremost, to protect the interests of the affordable housing sector.

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# Coverage Types

As a participant in the Group Insurance Program, you have access to essential core coverages with flexible deductibles. You may also choose to opt for additional optional coverages and limits, depending on your individual business requirements. All offerings have been tailored to meet social housing provider needs.

## Core Coverage

- Property (buildings, contents, rental income and extra expense)
- Boiler and machinery (also known as equipment breakdown insurance)
- Commercial General Liability (limit \$2M)
- Umbrella Liability (Tops up liability insurance to \$5M limit)
- Comprehensive Crime
- Directors' and Officers' Liability (including employment practices and liability and punitive damage coverage)

## Optional Coverage

### Miscellaneous Errors and Omissions:

Covers the activities of nurses, social workers, family counselors, massage therapists and physiotherapists.

### Property Managers' Errors and Omissions:

Covers property management services that are performed for another housing provider for a fee.

### Excess Property and Excess Liability Insurance:

Provides coverage in excess of the primary property or umbrella liability limits described in the underlying insurance limits of coverage.

### Automobile Insurance:

Basic and optional coverage for vehicle loss or damage and third-party liability coverage.

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### Get information on your claims online

Providers can access the online claims information through the SHSC website.

1. Select a designate in your organization to have access (1 per housing provider)
2. Fill out the Authorization form available in the Group Insurance section of the SHSC website ([www.shscorp.ca](http://www.shscorp.ca))
3. The user will receive a confirmation email once the authorization form has been processed

#### Abuse Insurance:

Protects against liability due to physical abuse/neglect, emotional abuse, sexual abuse/harassment or exploitation.

#### Builders' Risk Insurance:

Covers construction, renovation, installation, repair, scaffolding, hoarding, excavation, landscaping and site problems that are beyond the scope of the Builders' Risk Insurance already included in your core coverage up to \$1 million. If your renovation or new construction project will go over \$1 million, you may wish to purchase this additional coverage.

#### Storage Tank Third Party Liability and Clean-up:

Protects owners and/or operators of aboveground and underground storage tank systems against claims, should the tanks cause environmental contamination. Also pays for the cleanup of your own property.

#### Pesticides Coverage:

Protects you if a licensed professional treats the premises with pesticides and someone becomes ill as a result, as long as you have complied with the *Ontario Pesticides Act* and any local bylaws. This coverage does not cover third parties who perform a service for you under contract.

#### Well Water Coverage:

The *Ontario Safe Drinking Water Act, 2002* imposes strict requirements on providers to test and treat tenants' water. Well water liability coverage protects you against claims made by a third party as a result of inadequate testing, whether it is done by you or by a company you hire.

#### Garage Keepers' Legal Liability Insurance:

Protects garage keepers against liability for damage caused by specified perils to vehicles in their care and control.

#### Cyber Fraud Insurance:

Provides liability coverage arising from the operation and maintenance of your website.

#### Accident Coverage for Board Members and Volunteers:

Coverage for accidental death and dismemberment.

## Special Optional Coverage

#### User Group Insurance for Common Rooms:

Protects tenants or non-tenants hosting one-time events from lawsuits arising from the event. This coverage also protects the housing provider against liability in such instances because you are automatically added as

an additional insured to the policy. As a result, even if a lawsuit is filed, your insurance coverage and record won't be affected.

- Rates start at just \$27 per event for \$2,000,000 coverage
- Available for holiday parties, religious functions, wedding receptions, bingo nights, dinners, dances, baby showers, movie nights, bridal showers, workshops, birthday parties, and other one-time events

**How it works:**

1. Email or call SHSC for the application form.
2. When a tenant or community group requests a room, have them fill in the application form with credit card information and fax it to the attention of Latanya Abbott (416-868-5580) or mail the completed form and payment to Latanya Abbott at Aon Reed Stenhouse, 20 Bay St, Toronto ON, M5J 2N9. Note: the form should be submitted three weeks prior to the date of your event. The certificate will be processed once the payment is cleared.
3. Aon will send both you and your tenant a Certificate of Insurance showing that the coverage has been purchased.

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# How Housing Providers and Service Managers Benefit

SHSC knows that housing providers and Service Managers need to be cost-conscious. But for a group program to succeed on cost-effectiveness and to achieve results for the greater good of the sector, it needs the support of its participants.

To date, the SHSC program has been afforded strong negotiating power in the global insurance marketplace due to its size – it is one of the largest group insurance programs in North America. But SHSC’s staff, board and advisory committee are constantly striving to find greater value for its participants.

Here are just some ways that the SHSC Group Insurance Program has delivered cost-savings and value to date:

#### [You Don't Pay for Claims Investigation and Defence Costs](#)

Since 2003 we have saved housing providers more than \$4.5 million in investigation and legal defense costs.

#### [Competitive Rates](#)

Thanks to a combination of low claims and SHSC negotiations, basic property premium rates reduced overall by nearly 30% from 2003 to 2008.

#### [Commission Caps](#)

SHSC has negotiated commissions that are approximately 50% lower than those available to individual clients.

#### [Best Practice Procurement, Without the Costs](#)

Few housing providers have the staff resources to conduct a competitive procurement process for insurance. Nor do their local brokers have access to the broader insurance marketplace. SHSC’s program guarantees housing providers that their insurance intermediaries, insurers and supporting service providers were selected using stringent public procurement processes with no direct administrative costs to them.

SHSC also recognizes that for the sector to succeed, we must tackle issues of risk management beyond insurance together – and to address

them in terms of the people we house and the building assets we are seeking to preserve. As such, being a participant in SHSC's program isn't just about buying insurance, it's also about investing in people and delivering solutions across traditional business boundaries:

#### [Risk Management Services and Resources](#)

Managing risk is vital for every provider – since the best way to keep insurance premiums down is by creating conditions that prevent disasters from happening. That's why SHSC consistently invests in practical training and information resources specifically geared to on-the-ground provider staff (for further details, see the next section). In addition, through SoHo we offer hands-on personalized advice and claims advocacy.

#### [Tenant Insurance](#)

Based on a business need originally identified by providers, SHSC created the first tenant insurance program for social housing tenants in North America; where coverage is not denied because of where tenants live or how much they make. SoHo Tenant Insurance offers low-cost insurance to low income people living in social housing and anyone receiving benefits from Ontario Works or the Ontario Disability Support Program.

#### [Insurance Services for Other Affordable Housing Providers](#)

Social housing is one part of the broader affordable housing continuum that exists in Ontario's regions and municipalities. To help support affordable housing more broadly, SoHo Insurance offers brokerage and program services for Rural and Native Housing Providers and Rooming Houses.

#### [Recommendations to the Province](#)

SHSC plays an active role in advancing policy-related recommendations that relate to better risk management, utilizing its expertise in research and its province-wide view of the sector. In 2011, it submitted several recommendations to the Province on the day-to-day challenges in dealing with tenants with mental health issues and fire safety.

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#### [Coverage you won't find elsewhere...](#)

The SHSC Group Insurance Program will cover you when others won't. A housing provider found that out in June 2010, when there was an explosion in one of his townhouses.

A subsequent investigation indicated that illegal drug activity was the cause of the blast. Damages were estimated at \$200,000.

Though the tenant had insurance and an occupant of the residence was arrested and charged with various drug-related criminal offences by police, the provider still couldn't recover the cost of damages from the tenant's insurer. The reason? Like most insurance policies, the tenant's specifically excluded loss or damage caused by drug activity.

Fortunately for the provider, SHSC Group Insurance does not exclude coverage for damage caused by drug activity thanks to the negotiating power of our group. His SHSC policy covered the cost of rebuilding the townhouse and repairing the adjoining units. Had this provider been with another insurer, the claim would have been denied and the provider would be in dire financial straits, forced to pay for the damages without any money from insurance.

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# Risk Management Services

## How to Manage Risk so it Doesn't Manage You

While insurance provides essential protection in the event of theft, fire, injury and other worst-case scenarios, it's better if you can avoid these events in the first place and protect yourself, your staff, your tenants and your property safe from harm.

SHSC is strongly committed to encouraging sound risk management practices. Through SoHo, group insurance program participants have access to experts at any time for free assistance with risk management and claims advocacy. But we also offer additional supports to help participants better manage their risk:

### Free inspections

SHSC has negotiated a number of inspections conducted by a professional loss control engineer to assist providers in identifying areas of risk. These inspections are available free, on a first-come, first-served basis to interested housing providers

### Risky Business

Every participating provider receives our quarterly newsletter packed with useful tips, advice and perspectives on risk management from a housing angle

### Social Housing Today Blog

Every 6 weeks, we publish short, easy-to-read blog entries on insurance and risk management topics, which you can access at [blog.shscorp.ca](http://blog.shscorp.ca)

### Training

SHSC offers a range of courses related to practicing effective risk management. As a member of our group insurance program, providers can take advantage of 15% discount on all of SHSC's workshops.

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### New For 2011

This year SHSC has developed a new **Tenant Risk Awareness Kit** (available online at [www.shscorp.ca](http://www.shscorp.ca)) and a new **Liability and Property Loss Prevention** workshop to support providers and build on its existing library of resources and courses.

As part of the **Liability and Property Loss Prevention** course, SHSC is also piloting an online risk management community.

## Training

SHSC knows the challenges of running a social housing project. From preparing for an emergency to knowing how to get rid of mould, there are a host of subjects those working in social housing must master.

With SHSC Training, you will gain practical, timely knowledge on all aspects of social housing. At our risk management workshops, held at various locations across the province on a regular basis, SHSC offers two options that afford providers flexibility in meeting the learning needs of their organizations:

### Scheduled Classroom Training

SHSC offers scheduled training in locations across the province. All of our group insurance plan members are entitled to a 15% discount on SHSC workshops

### On-site

SHSC Training also offers a partnership program that allows you to have workshops delivered directly to you, when you want them, at a discount of up to 30% dependent on your level of involvement

## Risk management-related workshops offered by SHSC

If you would like to request that one of the courses listed below be offered in your area, please contact Lisa Kotsopoulos at [lkotsopoulos@shscorp.ca](mailto:lkotsopoulos@shscorp.ca) or 416.594.9325 / 1-866-268-4451 ext.242

## Liability and Property Loss Prevention — New for 2011

SHSC's new risk management course helps you take control by providing you with the hands-on knowledge and tools to implement your own risk-control program.

- Learn how to identify hazards that cause property and liability losses
- Benefit from hands-on learning from pros on how to conduct a thorough risk-control inspection
- Fast-track the development of your own customized risk-control program with a risk-control inspection checklist and other tools
- Access support, best practice resources and discussion forums on risk management issues with a six-month membership to an Online Risk Management Community

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"The session was very well done both in the classroom and the actual inspection. Will assist in actual inspections carried out."

Mary Mousseau,  
Peel Region

This workshop brings the topic alive by blending classroom and applied learning methods. In the morning you will learn about issues and risks affecting housing providers and how to mitigate hazardous conditions. In the afternoon, professional loss-control engineers will take you on a guided site inspection of a local housing provider to show you how to conduct a loss-control inspection so you can perform your own inspections at your sites.

**Who should attend:**

Property managers, superintendents, housing administrators, and maintenance staff

## Mould Awareness and Prevention: How to spot it, remove it and prevent it.

Is mould the new asbestos? Do you have a plan in place to combat mould and prevent the adverse effects it can have on your business and on residents' health?

**You will learn:**

- What mould is and why it is a problem
- Guidelines and steps for effective mould removal and clean up
- How to develop a Mould Prevention Program

**Who Should Attend:**

Property managers and maintenance staff

## Understanding Legal Responsibilities of Non-Profit Boards

Do you know the legal roles and responsibilities of housing provider Boards? As a housing provider or board member do you understand the legal liability of boards under Ontario and Canadian law? This workshop covers everything you need to know to avoid liability and ensure your Board stays above-board.

- Learn about the legal responsibilities and legislative requirements applicable to Board members
- Gain in-depth knowledge of liability concerns for Board members as it pertains to tort law, common law, contract law, civil law
- Understand the responsibilities of Board members individually and collectively under the *Canada Corporations Act* and the *Ontario Corporations Act*

#### Who Should Attend:

Board members of municipal non-profits, private non-profits and local housing corporations; housing provider staff of municipal non-profits, private non-profits and local housing corporations; Service Manager staff

#### Please note:

This workshop is not designed for housing co-ops and does not provide direction on Board operations and day-to-day governance. For these areas, the Ontario Non-Profit Housing Association is an excellent resource for training non-profit providers, and the Co-op Housing Federation of Canada for housing co-ops.

## Emergency Response Planning: Noah got 40 days to prepare

When disaster strikes, you must act quickly. But quick, effective action requires a plan. This course provides core guidance on the actions necessary in emergencies that could cause hazard to life or property, so you're not guessing what to do in a high-stress, life or death situation.

- Learn how to plan an effective emergency response before a disaster strikes and significant downtime is incurred
- Take home valuable tools that will help you get your plan up and running, including:
  - A detailed step-by-step guide on how to complete an Emergency Response Plan
  - Tips and information on how to organize an effective Emergency Response Team
  - Detailed manual of specific templates highlighting Emergency Response procedures for 21 specific Emergency Events as well as information packages for board members, employees and residents on what to do when an emergency strikes

#### Who Should Attend:

Board members, housing provider management and staff, resident relations coordinators, operations and maintenance staff

## Business Continuity Planning: Be ready to carry on despite a crisis

No one knows when a disaster will hit. But every housing provider should develop and write concise and comprehensive Business Continuity Plan that addresses all critical operations of the organization and its essential services. This Business Continuity Planning Workshop will assist housing provider staff and board members with the process of business continuity planning and management.

- Step-by-step guide for all facets of the continuity planning process
- Take home a detailed manual of specific templates to be used in establishing formal policies and procedures for continuing operations in the face of a devastating crisis

This program avoids using explicit scenarios or examples in order to remain simple and generic, to account for the diversity of housing providers and to meet your actual needs.

**Who Should Attend:**

Board members, housing provider management and staff, resident relations coordinators, operations and maintenance staff

## Asbestos Removal: A crucial how-to

Changes to occupational health and safety legislation for buildings with asbestos and asbestos-containing materials can affect you more than you might think. If you have asbestos materials in your buildings and are doing renovations, and have an emergency situation such as a broken pipe or a fire, or even if you need to make minor repairs, you and your staff need to be aware of the proper procedures you must follow to prevent serious health implications and comply with the regulations.

- Learn the legal requirements for managing buildings containing asbestos materials
- Gain insight into typical locations for asbestos in buildings
- Learn how to write a tender for an asbestos removal contractor and how to identify the qualified ones
- Understand the procedures you and your staff must follow when handling, removing or working in the vicinity of asbestos

The implications and risks of improper handling or removal are too serious to ignore. If you have or may have asbestos materials in your building, you need to attend this workshop.

**Who Should Attend:**

Property managers, maintenance staff

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# Group Insurance Business Details

The SHSC Group Insurance program renews annually on **November 1**. Program participants typically receive their premium notice and insurance renewal forms 30 to 45 days in advance (late September).

## What's in Your Insurance Package?

Both new and renewing participants receive:

[Program Certificate of Insurance](#), which is your evidence of insurance. Please ensure that you hold on to this certificate and keep it in a safe place

[Statement of Values Form](#), which helps you keep the building information up to date. Please make any changes directly on the form and send it back to SoHo for updating

[Schedule of Additional Interests](#) (mortgagees and loss payees)

[Invoice](#), which includes your insurance premiums and taxes for your core coverages for the upcoming term. If you purchase optional liability coverages for Property Managers and Tenant Support Services, the associated premium for this insurance is also included on this invoice. Excess liability, excess property and automobile insurance coverages will be invoiced separately by our program broker, Aon Reed Stenhouse.

[Summary of Insurance](#)

[Other useful information](#) about the SHSC Group Insurance Program, including this booklet

[Claims Reporting Information](#) (card)

Please review your documents for accuracy and contact SoHo with any changes, additions or corrections.

Application forms for new participants, renewals and optional coverages, as well as for our online claims service are also available online at [www.shscorp.ca](http://www.shscorp.ca)

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### Important!

To ensure that you get the right coverage, it is essential that your Statement of Value is up-to-date. SHSC Group Insurance has a \$25 million per occurrence claim limit, so if your property values exceed this number, you may consider purchasing additional coverage. If you are unsure whether you should buy excess property insurance, please contact SoHo staff for advice.

## Payment Methods

You can pay your invoice in 4 ways. In each case, SoHo Insurance Inc. is the payee:

### Online banking

If you do your corporation's banking on the Internet, you can pay your invoice online. Use your provider number as the account number.

### Cheque

### Telephone Banking

### Credit Card

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## More Information

In the “Group Insurance” section of the SHSC website ([www.shscorp.ca](http://www.shscorp.ca)) you'll find a variety of resources on the Group Insurance Program and risk management, including:

- Forms and applications
- Online claims viewing and submission (username and password required)
- Group insurance policy wording (username and password required – see the back of your invoice)
- Renewal results
- Online tenant risk awareness kit
- Electronic versions of the Risky Business newsletter

Information on SHSC training is available in the training section of the same website. You can also find entries on risk management and insurance on the SHSC blog, Social Housing Today ([blog.shscorp.ca](http://blog.shscorp.ca)).

You can also contact us directly to discuss any of your risk management or insurance needs or questions:

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