



Careless smoking fire sends 1 to hospital, causes \$60K damage  
**Woodstock home suffers early morning kitchen fire**

**Five face charges after home set on fire in Arnprior**

**Landlord fumes over tenant damages**

**Kingston fire forces seniors to hotels for Christmas**

**Tenants displaced following fire**

**We know cause of 200 Wellesley fire, but who's at fault?**

**Social Housing Emergencies Show Vulnerable Tenants Need Support**

**Huge Toronto fire highlights value of renters' insurance, experts say**

The tenant in the unit where the fire started and who fellow residents call a hoarder, said Tuesday in his new apartment: "I'm not a

**Kingston family left homeless after fire destroys home**

**GO PUBLIC | Landlord pays high price for renter's medical marijuana grow-op**

## HSC TENANT INSURANCE PROGRAM - BULK PURCHASE OPTION

*A simple, low-cost solution for housing providers and Service Managers to protect tenants in the event of disasters and to reduce their own organizational liability.*

### WHY TENANT INSURANCE?

Most people that receive portable housing benefits or live in social housing do not voluntarily carry insurance. Consequently, housing providers and/or Service Managers tend to absorb financial impacts if there are issues – such as if residents are displaced due to fire or if a tenant accidentally damages property or injures someone else. Low-income tenants that are displaced and lose their belongings are also at high risk of losing their housing stability.

To mitigate these risks, a number of housing organizations have implemented mandatory tenant insurance requirements. However, ensuring residents obtain and maintain tenant insurance policies costs time and effort. To address these challenges, HSC now offers a **Bulk Purchase**

**Option** for its Tenant Insurance Program.

Under this option, **providers pay for tenant policies**. However, for organizations with vulnerable tenants or those that regularly file certain types of insurance claims, tenant insurance premium costs add up to less than the costs of damages arising from uninsured tenants. Buying in bulk on behalf of tenants is also less expensive than what tenants would pay on an individual basis.



### HSC'S BULK OPTION IS WELL-SUITED FOR:

- **Service Managers** using portable housing benefits, local housing allowances or rent supplements to house people with private landlords
- **Service Managers** transitioning clients through **Housing First** seeking to support housing stability
- **Supportive housing providers** who receive funding from the Ministry of Health
- **Non-Profit housing providers** who:
  - are responsible for tenants housed with private landlords
  - exclusively house government benefit recipients (e.g. Ontario Works, Ontario Disability or support funding from the Ministry of Health)
  - have a **mandatory tenant insurance requirement** for all households

## BENEFITS

- **Provides protection against homelessness if residents are displaced:** Covers personal property that's damaged or destroyed because of fire, vandalism, theft or other perils; pays for additional temporary living expenses thereby reducing the dependence on emergency services and community donations.
- **Helps control your insurance costs:** Reduces your organization's exposure to the costs of property damage or accidental injuries caused by tenant negligence.
- **Not just for social housing residents:** Covers low-income tenants beyond social housing buildings – including those who live in private rentals for whom you may be liable.
- **Simple and straightforward administration:** Enrol all tenants at once for the same level of coverage with a common renewal date. No applications, no need to rely on tenants to obtain their own insurance and to monitor ongoing coverage. A single insurer for all tenants makes things easier, expedites claims settlements in the event of a disaster that affects an entire building. Coverage ceases when tenants no longer live in the housing provider portfolio.
- **Reduces overall system costs:** Since tenant insurance reduces your organization's exposure to claims, it can help drive down your organization's insurance costs; buying in bulk also reduces the portion of OW/ODSP dollars needed to insure tenants. This makes more efficient use of support dollars and delivers tenants more income.

## COVERAGE FEATURES & COSTS



HSC's Tenant Insurance Program is specially designed for low-income tenants – with its consistent, low-cost premiums regardless of the location and its emphasis on additional living expenses and liability coverage.

- Provider selects **common contents limit for all residents**
- Additional Living Expense is up to **25% of contents limit selected**
- **\$1 million liability coverage** – on and off premises
- **\$500 deductible** on property loss
- Named Perils Coverage
- **Replacement cost** on contents losses
- **Sewer back up coverage** can be added to each premium

Content Limit	Annual Cost for Base Coverages Per Resident (tax included)	Annual Cost with Sewer Back Up Coverage (tax included)	Bulk Purchase Savings Per Resident
\$10,000	\$84.24	\$96.12	<b>\$84.48</b> <i>(individual rate: \$180.60, tax included)</i>
\$20,000	\$132.84	\$154.44	<b>\$78.36</b> <i>(individual rate: \$232.80 plus tax)</i>

*Rates provided are an example of possible savings; rates are subject to change based on risk*

## CONTACTS

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*The HSC Tenant Insurance Program - Bulk Option is brokered by Marsh's Private Client Services and is underwritten by AIG Canada.*



Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.