

About Marsh's Private Client Services

Marsh's Private Client Services is the administrator of this tenants insurance program and an operating practice of Marsh Canada Limited. Marsh is a global leader in insurance broking and risk management.

With Marsh's Private Client Services, you have access to a team of knowledgeable and experienced insurance brokers, readily available to help you determine your coverage requirements.

Marsh's Private Client Services offers the strength and stability of a national company with a commitment to professional and personalized service.

For more information, please contact Marsh's Private Client Services at 1 888 811 5298.



Tenants insurance underwritten by Intact Insurance Company.

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Contact Marsh for your coverage

Visit Marsh's Private Client Services online at:

marsh.ca/bcnpha



Your tenants insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information presented herein 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.

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Affordable Tenants Insurance Available



For only \$12.50 per month, you can receive \$15,000 of contents coverage.

Visit Marsh's Private Client Services online at:

marsh.ca/bcnpha

Tenants insurance coverages and limits

More about the tenants insurance program

Getting started

Summary

- Contents limit \$15,000.
- Higher limits to suit your needs.
- Earthquake coverage available for an additional premium.
- Replacement cost on contents.
- \$500 deductible.
- Personal liability limit \$1,000,000.
- Annual premium of \$150.
- \$6,000 additional living expenses coverage.

Why buy tenants insurance?

- Tenants insurance covers your contents against losses caused by fire, smoke damage, water damage, vandalism, theft, and many additional perils.
- Tenants insurance provides protection in the event you cause damage to the premises or property belonging to other tenants.
- Coverage for additional living expenses are included up to the provided limit (e.g. hotel bills, restaurant meals, moving costs).
- Your personal belongings are not covered by the landlord's building insurance under any circumstance.

Program advantages, features, and benefits

- No service fee for the convenient payment plan options offered;
- 24-hour emergency claims service; and
- Free access to Intact Assistance — a suite of services including access to legal information and a family care assistance plan designed to provide support in times of need.



How to enrol

To enrol in the Tenants Insurance Program, please visit:

marsh.ca/bcnpha



Payment options

Options exist for full tenants insurance premium payment and three equal payments.

If the initial payment (for new business) is returned for non-sufficient funds (NSF), the policy is immediately cancelled by registered letter.

If one of the monthly debits from the policyholder's bank account is returned NSF, a notice is sent to the client advising of date that a replacement withdrawal will be made.

If there is a second NSF payment in the same policy term, the policy is immediately cancelled by registered letter.

There will be a fee charged for all payments refused due to insufficient or unavailable funds.