



Tenant Insurance

Simplified for You
and Your Tenants

As an affordable housing operator, your day is full of surprises — chasing tenants for proof of insurance shouldn't be one of them.

That's why the [BC Non-Profit Housing Association \(BCNPHA\)](#) and [Community Housing Coverage \(CHC\)](#) have partnered with [HUB International](#) to offer a digital tenant insurance solution designed specifically for their members. Administered through HUB International's EasyInsure platform, this end-to-end solution makes it easy for tenants to get coverage — while saving you time and administrative hassle.

With industry-leading technology and a national support centre — onboarding is simple and completely free.

Why choose tenant insurance through CHC?

- [Built for property managers](#): Manage all your properties under one centralized platform.
- [Fast and frictionless](#): Applications preloaded with building and tenant info. Real-time quote and bind — no broker required.
- [Affordable and accessible](#): Highly competitive pricing starting at \$160, with no upfront payment required — deductibles are taken out of payouts, not collected in advance.
- [Instant access](#): Policy documents are delivered instantly to both tenant and property manager.
- [Exclusivity](#): This program is an exclusive, sector-led initiative in collaboration with HUB International.

Coverage Overview

BASE (Contents/Liability/ Additional Living Expenses)	Contents Limit:	\$10,000 - \$200,000
	Additional Living Expenses:	30% of chosen Contents Limit
	Deductible:	\$1,000, \$2,500, or \$5,000 options
	Liability:	\$1,000,000 or \$2,000,000 options
FLOOD* (Optional Add-On)	Limits Options:	\$10,000, \$25,000, Fully Policy Limits
SEWER BACKUP* (Optional Add-On)	Limits Options:	\$10,000, \$25,000, Fully Policy Limits
EARTHQUAKE* (Optional Add-On)	Fully Policy Limits:	5%, 10%, or 15% deductible options

The Tenant Insurance Program has different amounts of insurance available for liability risks. These limits, subject to the policy wordings, apply to claims for compensation against the insured. A larger limit has an increased chance to ensure the insured does not become personally liable for such claims. It is the insured's choice to determine what liability limit is most suitable for their needs.

About CHC

CHC is an administrative entity, wholly owned by [BC Non-Profit Housing Association \(BCNPHA\)](#), created to pool and service the property insurance needs of non-profit housing providers, with the goal of stabilizing premiums and putting money back into the sector.

The team at CHC acts as an administrative service provider and bridge between members, the sector, and HUB International, streamlining administrative processes.

Learn more by contacting Tenant@communityhousingcoverage.ca

