COMMUNITY HOUSING COVERAGE

In partnership with HUB

Tenant Insurance made *easy*

At HUB International, we know your personal belongings represent some of your most valuable possessions. Tenant insurance is an affordable way to protect those belongings and your financial wellbeing in the event of a loss such as fire, theft, vandalism and water damage.

Why Tenant Insurance?

If you rent an apartment, ensure you're protected by having tenant insurance. You could be sued if you are found negligent for starting a fire or water leakage in your rented suite. Most leases or tenancy agreements require tenant insurance, and your landlord may request proof of coverage as part of the agreement.

- Quote and purchase in real time – no need to speak to a broker
- Proof of insurance sent to tenant and property manager instantly

What's Covered?

Contents (Personal Property): Belongings in your suite are covered to their full replacement cost, to the limits of the policy.

Additional Living Expenses: Cost of living expenses incurred by you if you are temporarily displaced from your place of residence.

Liability: Lawsuits alleging you caused damage to the property of others or caused bodily injury.

Voluntary Medical Payments: Expenses incurred if you unintentionally injure another person or if they are accidentally injured on your premises.

Coverage Overview

Starting at $160/year.*

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
	Voluntary Medical Payments	$5,000
FLOOD* (Optional Add-On)	**Limits Options:**	$10,000, $25,000, Full Policy Limits
SEWER BACKUP* (Optional Add-On)	**Limits Options:**	$10,000, $25,000, Full Policy Limits
EARTHQUAKE* (Optional Add-On)	**Full Policy Limits:**	5%, 10%, or 15% deductible options

**The rate provided in this illustration is for informational purposes only and does not constitute an offer of insurance. Actual premium may vary based on a number of factors including, but not limited to, location, coverage limits, deductible selections, personal claims history and underwriting criteria. Coverage is subject to the terms, conditions, limitations, and exclusions of the applicable policy. This illustration does not guarantee coverage or pricing and is not a substitute for a formal insurance quote.*

Payments:

- Full payment and monthly plans available via EFT
- Monthly and quarterly plans available via Credit Card
- Surcharges apply for monthly and quarterly payments