



## Operational Policy and Procedure

**POLICY:** Tenant Insurance

**DATE:** June 22, 2016

**MOTION** 16-41

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### **POLICY:**

The purpose of the policy is to implement the requirement of mandatory Tenant Content and Liability Insurance coverage effective January 1, 2017.

### **BACKGROUND**

Tenant insurance covers the cost of repairs or replacement of the tenant's personal belongings, temporary accommodations if relocation is required, and liability claims for damage caused by the tenant or its guests to GSHC property or other people's property. Tenant insurance is separate from the Landlord's insurance coverage.

The Tenancy Agreement effective January 1, 2017 includes the following clause:

#### *TENANT INSURANCE*

*It shall be the mandatory responsibility of the Tenant to:*

- a) Obtain and maintain at its own expense, adequate insurance coverage against damage to the rental unit, loss of personal property and basic liability coverage against willful or negligent acts or omissions by the Tenant, or persons for whom the Tenant is responsible, resulting in injury, damage or loss to any other person or property, for the duration of their tenancy*
- b) Provide a copy of the Certificate of Insurance to the Landlord prior to moving into the premises and annually upon request.*

If the tenant fails to obtain or maintain adequate insurance coverage as a condition in the tenancy agreement, then a landlord may bring an application under section 64 of the Residential Tenancies Act for the termination of a tenant who fails to comply with this condition.

## **PROCEDURES**

All existing tenants will be requested to sign a new lease and provide a Certificate of Insurance at their annual review.

All new tenants will be required to sign a lease and provide proof of a Certificate of Insurance at the time of their lease signing.