



Tenant Insurance

Effective January 1, 2014, all new tenants of GNPHC will be required to obtain and maintain tenant insurance.

Tenant insurance protects you from loss or damage to your personal property from fire, theft, water damage, and pays for additional living expenses if you are forced to leave your home because of a covered loss. It also protects you from the costs of claims made against you for accidental injury and for damage to other people's property caused by your negligent actions.

GNPHC is not responsible nor do we have coverage for the belongings of our tenants. Should there be a loss in which you are at fault, you may be held responsible for all costs associated for it.

Section "m" of your lease agreement states:

Insurance

m) The Tenant agrees to obtain and maintain insurance coverage to insure the Tenant's property against loss or damage, and the cost of any claims against the Tenant for damage to the Leased Unit or injury to other parties. The Tenant will provide proof of insurance to the Landlord prior to the commencement of this Lease and annually or as may be required by the Landlord from time to time. Failure to maintain tenant insurance coverage will result in termination of tenancy.

Tenants in receipt of Ontario Works or Ontario Disability Support should discuss the cost of this Insurance with their Assistance Workers as it may be covered as part of the shelter allowance.

One potential source for this type of insurance at a reasonable cost is:

HSC Tenant Insurance
Marsh Canada Limited
T: 1.866.940.5111
<https://tenant.hscorp.ca/>

Tenants who have an existing Automobile policy can call their Insurance Company to enquire about multi-policy discounts. Most companies will offer this.

Please Note:

If you do not have Tenant Insurance in place and provide a copy of the memorandum to GNPHC before or on the day of your lease signing, your lease signing will be cancelled.