



Social Services Department Housing Services

Policy Name: Tenant Insurance **Policy Catalogue #** HS 2018-PA20.0

Department: **Approved by:** Director of Housing

Approval Date: **Signature:** 

1.0 PURPOSE

The County of Wellington, Housing Services Division is committed to the provision of safe affordable accommodations for tenants and to the protection of its assets and property. The purpose of this policy is to establish a Tenant Insurance policy that will help to protect tenant households from financial loss due to unforeseen circumstances, including a flood, fire, vandalism or theft.

2.0 REVISION HISTORY

N/A

3.0 POLICY

Effective, January 1, 2019, all new leases signed with County of Wellington, Housing Services Division and Wellington Housing Corporation will require tenants to obtain and maintain insurance coverage to protect the tenant's property against loss or damage, and the cost of any claims against the tenant for damage to the leased unit/building or injury to other parties.

The County of Wellington requires all tenants of its Housing Service Division to provide proof of insurance prior to the commencement of a lease agreement and annually thereafter or as may be required.

Failure to maintain tenant insurance coverage may result in termination of tenancy.

4.0 DEFINITIONS

N/A

5.0 APPLICATION

Effective, January 1, 2019, all new leases signed with the County of Wellington, will require that tenants have insurance to protect the contents of their units from damage or loss.

The County of Wellington, Housing Services Division's insurance does not provide coverage for any insurance claims where the tenant is responsible for damages or losses because of negligence on the part of the tenant or coverage for household contents, including furniture, clothes, televisions, bedding, kitchen items, etc.

It is the responsibility of each household/lease holder to obtain tenant insurance and provide proof of insurance to the County of Wellington, Housing Services annually, or upon request.

If some or all of the households' income is from Ontario Works or the Ontario Disability Support Program these programs may cover the cost of contents insurance. Households need to speak with a caseworker for more information.

Existing tenants are encouraged to obtain content or renters insurance and may choose to sign a Tenant Insurance lease addendum.

7.0 RELEVANT LEGISLATION & POLICY

Residential Tenancies Act, 2006



Alternative Formats Available Upon Request