

# Sample of Mandatory Tenant Insurance Policy

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*Courtesy of Ottawa Community Housing Corporation*

## **Tenant Insurance and Liability Coverage**

The updated lease formalizes the insurance requirement and obliges tenants to demonstrate proof of insurance prior to lease signing and move-in. The lease also stipulates that tenants must maintain insurance coverage throughout their tenancy and that they will be required to provide yearly confirmation. The new tenant insurance clauses read as follows:

You are required to purchase tenant insurance, including comprehensive personal liability coverage and to maintain that insurance throughout your tenancy. OCH is not liable for any claim that is or could have been covered by your insurance.

- a) OCH is not responsible for any damage to your property or to the property of other occupants or guests, in your unit, or elsewhere in the building, subject only to OCH's obligations at law.
- b) OCH is not responsible for any injury to you or other persons, or for any damages sustained by you or other persons anywhere on the premises, subject only to OCH's obligations at law.
- c) OCH is not responsible if you or other persons are hurt or any damage is caused because of an act or negligence of another tenant, household member, their guests or their pets, subject only to OCH's obligations at law.

To use this policy, simply copy and paste it, replacing references to OCH with the name of your provider.