

Apply for the HSC Tenant Insurance Program today by visiting <https://tenant.hscorp.ca> or calling a licensed insurance broker from Marsh's Private Client Services at 1 866 940 5111.



Insurance brokered by  
Marsh Canada Limited



Insurance underwritten by  
XN



The HSC Tenant Insurance Program is offered to residents of social housing in cooperation with Marsh Canada Limited and XN.

Your Program coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

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## Protect yourself with the HSC Tenant Insurance Program

*Low-cost insurance that covers your personal property,  
living expenses, and the cost of claims against you  
in the event of a disaster. Starting at less than \$21 a month.*



## Why do I need tenant insurance?

Your landlord's insurance only covers damage to the building or property owned by them. It does not cover loss or damage to your property. The HSC Tenant Insurance Program provides:

- Coverage for your personal property if it is damaged, due to an insured peril, listed under the policy.
- Coverage for additional expenses such as hotel bills, restaurant meals, and moving costs, if you're forced to leave your building, due to an insured peril.
- Coverage for you or a member of your household if you are held legally responsible for damage to the property of others or injuring other people.



In addition, the lease agreement you signed with your landlord may require you to have tenant insurance.

## Coverage At Affordable Rates

Insurance is available in one-year terms. You can pay in full when you first sign-up or pay an initial down payment and then 10 monthly installments. For the Option 1 installment plan, it would be \$41.91 initially then \$20.95 for 10 months. For the Option 2 installment plan, it would be \$54.57 initially then \$27.28 for 10 months.

	Option 1	Option 2
Contents Coverage Limit*	\$10,000	\$20,000
Additional Living Expenses Limit	\$2,000	\$4,000
Liability Coverage	\$500,000	\$1,000,000
Deductible on property losses	\$500	\$500
Total cost for 12 months	<b>\$251.45</b>	<b>\$327.43</b>

For full policy wording, details, and fees, please visit <https://tenant.hscorp.ca>.

\*Contents coverage is paid on an Actual Cash Value basis. Actual Cash Value is calculated using the replacement cost of insured contents less depreciation for condition, resale value, and normal life expectancy.

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## How do I get tenant insurance?

It's easy. You can sign up either online or by phone.

1. Visit <https://tenant.hscorp.ca> or call 1 866 940 5111 (Marsh's Private Client Services).
2. Supply all of the information required (see "Things You'll Need to Have Ready" below).
3. Payment:
  - Annual credit card payment: You pay the full amount in one payment and your certificate of insurance is available immediately.
  - Monthly bank account payments: Payments are automatically deducted from your bank account over the course of the year. Your certificate of insurance is sent to you when the downpayment is received.



**Please note: No personal cheques, money orders, or cash payments are accepted.**

## Things You'll Need To Have Ready

- Your current mailing address and the address where you'll be using the insurance (if different).
- The coverage option you've selected.
- Payment details (e.g. your credit card or your bank account information including transit, institution, and bank account numbers).