

## Tenant Insurance

Tenants are strongly encouraged to get tenant insurance.

Tenants insurance protects the tenant (liability coverage) and the tenants' things (contents insurance) in the case of damage.

### Liability insurance

Liability coverage protects the tenant when they are at fault for damage caused to their home, another home, or the building. Liability coverage also financially covers a tenant if the tenant or someone is injured in your home.

### Content insurance

Content insurance covers the belongings of the tenant. If your items are damaged in a fire or flood, content insurance can cover the cost to repair or replace those items.

### Importance of tenant insurance

- If a fire starts in a tenant's home, the tenant's insurance will cover the damages to the building and other homes.
- If they also have contents insurance, it will also cover the costs of replacing items that were damaged or destroyed, such as furniture and clothes.

- If the tenant does not have insurance, they will have to pay for all these things on their own, including the tenant's possessions, the property damage to their home, the building and any other impacted homes, and the other tenant's possessions.
- If another tenant damages your home and they do not have tenant insurance, you will have to pay to replace or repair your things. You can then try to sue the other tenant to try to recover the costs.

Civida is not responsible to replace your things that have been damaged, provide emergency accommodation, or cover out-of-pocket expenses.

Tenant insurance policies can also sometimes cover the cost of relocation or temporary accommodation if you cannot live in your home for some time.

Tenant insurance can be purchased from any licensed insurance company or broker.