



Tenants Insurance

PROTECT YOURSELF
AND YOUR BELONGINGS



Desjardins
Insurance



Do you rent a condo, apartment or house? Protect what's important to you with the right tenants insurance.

Your landlord's policy may cover your building, but probably not your personal items like furniture and clothing. If your home sustained fire or water damage, or your possessions were stolen, your own policy would help pay to repair your property or replace your belongings. Plus, tenants insurance offers liability coverage in the event a lawsuit is filed against you.

Our all-risk insurance policy provides coverage for losses caused by things like:

- Theft
- Fire or lightning
- Windstorm or hail
- Vandalism
- Certain water damage (such as burst pipes)

What's covered

Possessions

This includes personal belongings in your home like clothes and furniture. It also provides protection for the personal belongings you have with you while you are temporarily away from home.

Liability

This includes financial protection against certain lawsuits. For example, the policy could help cover legal defence costs or damages incurred if a visitor was accidentally injured on your property and took you to court.

Other costs covered

Your policy may also help pay for:

- Removal of your damaged property after a fire or other loss covered by the policy
- Extra expenses for you and your household to live elsewhere if your home is uninhabitable because of damage covered by the policy

For more information about what isn't covered, please refer to the policy wording or speak with a Desjardins Agent.

Deductibles

This is the amount of money you are required to pay when you file a claim. It's a fixed amount such as \$1,000 or \$2,000. For example, if you file a claim for \$10,000 after a burglary and your deductible is \$1,000, then your policy covers you for \$9,000 and you are responsible for \$1,000.

Generally, the higher your deductible, the lower your premium. But with a higher deductible, there is more financial responsibility should you file a claim.

Coverage caps

Our Tenants Insurance Policy has coverage limits on certain types of property (e.g. jewellery and works of art). Extra coverage may be available at an additional cost.

Remember to stay in touch with your Desjardins Agent about any changes to your home and review your policy yearly.

Extra coverage you might need

A Personal Umbrella Liability Policy

This policy offers extra liability coverage in increments of \$1 million in case you're sued for damages that exceed your policy limits.

Identity Restoration Coverage

This coverage will protect you against specific expenses caused by identity fraud and may provide case management service to help counteract the effects of identity fraud.

Other optional coverages

These can give you higher coverage limits or broader protection for your jewellery, works of art or other valuable items.

Home safety and damage prevention tips

- Take an inventory, video and photos of your possessions. Place them, along with other important items like jewellery and works of art, in a safe deposit box or separate location. This will help you document a loss if you need to make a claim.
- Make sure your landlord has installed smoke and carbon monoxide detectors and adequate locks on your doors.
- Ensure your landlord has your heating and cooling system serviced on a regular basis.
- Check for fire hazards regularly, including unsafe wiring conditions.
- Have all-purpose fire extinguishers available, and check them regularly.

Radar™

Radar is a weather alert service available in the Desjardins Insurance Home and Auto app. If there's a risk of severe weather that could damage your home and belongings, you'll get a notification on your smartphone.

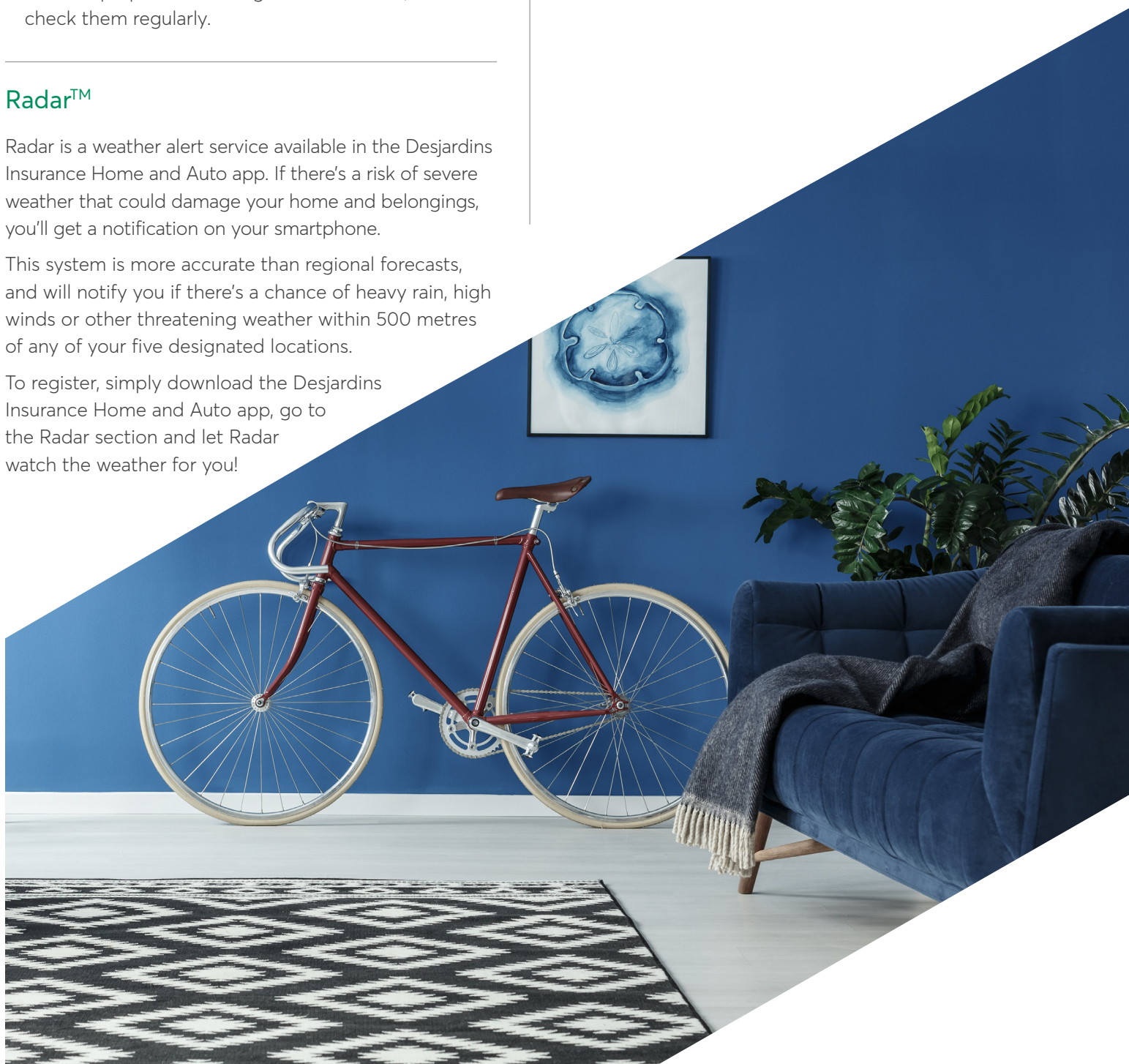
This system is more accurate than regional forecasts, and will notify you if there's a chance of heavy rain, high winds or other threatening weather within 500 metres of any of your five designated locations.


To register, simply download the Desjardins Insurance Home and Auto app, go to the Radar section and let Radar watch the weather for you!

Protect what matters most to you

Our tenants insurance offers exceptional coverage for the things you care about. It's easy to arrange and affordable – you may even qualify for a discount if you combine your policy with your auto insurance, or have a device like a fire and/or burglar alarm or water damage prevention system.

Find the right coverage for your needs – talk to your Desjardins Agent or visit **desjardinsagents.com** today.





Capped property types and coverage limits may vary by province. Ask your Desjardins Agent for details.

This is only a general description of coverages and is not a statement of contract. Details of coverage or limits may vary in some provinces. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself and in any endorsements.

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