

## Protect Your Property with Tenant Insurance

Over the weekend of August 25, we heard about tenants in two rental properties who had lost their possessions due to fires and cannot replace them due to a lack of insurance. They were quoted as saying they thought their landlord was responsible for insuring their personal possessions. Unfortunately, this is not the case. Our policy on tenant insurance is written into the body of your lease agreement. It reads in part: "All personal property placed in the rented premises shall be at the risk of the Tenant. A comprehensive insurance policy covering the contents, property and persons within the suite shall be the sole responsibility of the Tenant." These important words are written into your lease to ensure that you know that you are responsible for your own insurance to cover the contents of your apartment and insure you against any liability.

The best explanation about tenant insurance that we have seen can be found in a brochure issued by the property insurance division of CAA Manitoba:

"Did you know that your landlord's insurance does not cover you if your personal possessions are stolen, damaged or destroyed? As a tenant, you are responsible for:

- Loss or damage to your personal property
- Any unintentional property damage that you may cause to any part of the building in which you live
- Any accidental injury that may occur to others that you are legally responsible for"

Your best protection against loss is a comprehensive insurance policy. These policies can be purchased from most insurance agents in Manitoba. The insurance policy ensures that you are protected before you receive a bill for repairs or replacement to your personal property or another tenant's property.

*Continued on page 2*

## Laundry Room Etiquette

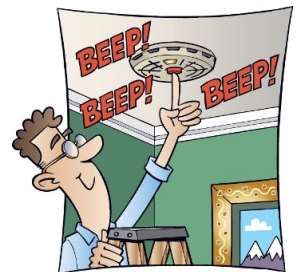
- Please remember to remove your laundry from the machines promptly as other tenants are waiting to use the equipment.
- Laundry room garbage cans are only for lint and dryer sheets. All other items must be taken directly to the outside bins or disposed of in your suite.
- Please do not overload machines. A tenant did so recently and caused a fire.
- Any damages caused by misuse of equipment will be responsibility of the tenant.



## Smoke Alarms

We are responsible to ensure that your smoke detection equipment is in good working order by testing it annually and by repairing or replacing it when necessary. It is your responsibility to test your smoke alarm monthly and inform us if it is not working between our inspections.

Please be sure to test your smoke alarm at least once a month. In that way we can work together to ensure your safety, and the safety of your neighbours. Ask your resident manager for help if you are unsure of how to test your smoke alarm.

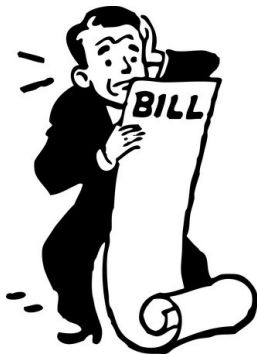


## Did you know...

*The Greenland shark can live to be between 300 and 500 years old? It is also among the largest shark species, growing to lengths comparable to the Great White shark. They are found mostly in the deep waters of the Arctic ocean and North Atlantic ocean. High concentrations of urea and trimethylamine N-oxide accumulate in the flesh of the Greenland shark, rendering it toxic and unfit for consumption when fresh. However, after treatment to reduce toxicity, they are enjoyed in Iceland as a delicacy called Kæstur hákarl.*

## How Two Tenants Saved \$400,000 While Others Lost Money and Peace of Mind

Over the years we have had unfortunate incidents causing damage in apartments. In more than one case, a lack of insurance cost peace of mind and money. In two cases, insurance saved tenant from bills of more than \$200,000. One example was a water leak from an upper floor that was not anyone's fault. In this case, none of the tenants who were seriously affected had insurance. Each had to replace the belongings they lost at their own cost. Several had to relocate at their own cost. All of this cost and hassle was because they were not insured. In the meantime, our company did not have to arrange for or pay for repairs to the building because our insurance company took care of everything.



In another case, a tenant's mistake caused a fire which resulted in more than \$150,000 in damage to their property and the building. In this case their insurance adjuster provided them with accommodation, arranged to repair their suite, provided new furniture and clothing. Their insurance paid all repair costs for their suite and damage to other suites. Their insurance policy saved them from hassles and from being sued for repair costs. They saved hundreds of thousands by simply buying an inexpensive comprehensive insurance policy.

We encourage tenants to purchase tenant insurance. Do you want to pay for replacing all of your possessions even when you are not at fault? Do you want to pay tens of thousands of dollars for damaged property belonging to others if they are damaged inadvertently by your actions? If you do not already hold tenant's insurance, we strongly encourage you to purchase a policy. It literally costs less than twenty cents a day to give you peace of mind.

## Pest Control Reminder

Please remember that pest control treatment cannot be refused under any circumstances. Adequate notice is given to ensure that proper preparation of the suite can be completed and arrangements to be out of the suite can be made, if necessary. In all cases, the exterminator must be permitted to treat the entire suite according to their own guidelines - tenants may not dictate which areas are treated and which are not. If the exterminator is not able to treat the suite properly, they may not be able to eradicate the pests and they may spread into surrounding suites.

It is also critical that suites be prepared exactly to the exterminator's specifications. The preparation instructions vary depending on which pest is present in the suite. It is also very important to maintain your suite accordingly between treatments. The exterminator can tell if the maintenance instructions are not being followed between treatments and will report it to our office as non-compliance. Failure to prepare and maintain your suite adequately for pest control contravenes your lease and the regulations set out by the Residential Tenancies Branch and the Residential Tenancies Act. Please also note that refusal of pest control treatment can result in termination of your tenancy.

Pest outbreaks are a frustrating inconvenience to tenants and are extremely costly which contributes to large rent increases. Many pest outbreaks can be controlled by keeping your suite clean, orderly, and vacuuming regularly. Never bring used furniture into your suite as this is a common way for bedbugs to spread. Never bring an item found at a curb or dumpster area into your suite as you do not know why it was discarded. If you believe you may have bugs or mice in your suite, please report it to our office immediately.

We are responsible to treat for bedbugs but we have no control over people carrying them in. Contrary to folk tales, bedbugs are not caused by or limited to issues of cleanliness or other stereotypes. They are usually brought into buildings by people who do not even know they picked them up. We eliminate them by regular inspection and aggressive pest control treatment.

If you receive a notice, it may be random or we suspect there are bugs in your suite or a nearby suite and we all want to prevent the spread of these relatively harmless but very annoying pests.

