



RELATED DOCUMENTATION

Legislation	<ul style="list-style-type: none">• The Residential Tenancies Act, 2006• Insurance Act, R.S.O. 1990, c. I.8
Collective Agreement	
Forms	
Policies	
Other Resources	

POLICY STATEMENT

LMCH is committed to providing safe, affordable, and quality housing to its tenants. As part of its commitment to improving the overall living conditions of its residents, LMCH has established a Tenant Insurance Policy to help protect the personal property of its tenants in the event of loss, damage, or theft. All tenants are required to obtain Tenants Insurance/Renters Insurance ("Insurance") as a condition of living in LMCH units. LMCH believes that this Tenant Insurance Policy will help protect the personal property of its tenants and provide a safer and more secure living environment for all residents.

SCOPE

This policy applies to all tenancies starting January 1, 2025, including existing tenants with Insurance requirements specified in their tenancy agreements.

OVERVIEW

The Tenant Insurance Policy mandates that all tenants obtain Insurance to protect their personal belongings against loss, damage, or theft. In addition to covering personal property, Insurance also includes liability coverage in case someone is injured in the tenant's unit. Furthermore, Insurance can help cover the cost of temporary housing if the tenant is unable to stay in their unit due to an insured event. Proof of Insurance is required before new tenants can occupy a unit.

POLICY

1. LMCH requires all tenants to obtain Insurance.
2. Tenants must provide Proof of Insurance before occupying the unit.
3. The Insurance policy must provide coverage for personal property and liability coverage with a minimum of \$1,000,000.



4. The Insurance policy must be renewed on an annual basis and the cost of the insurance premium is the responsibility of the tenant.
5. LMCH will keep records of its tenant's insurance coverage and comply with all relevant privacy legislation in so doing.
6. Tenants are required to provide the Landlord with Proof of Insurance for their current Insurance policy within three working days after receiving a written request for Proof of Insurance from the Landlord.
7. In all cases of damage to the Tenant's property, however caused, the Tenant shall notify his or her insurer and shall file a claim with his or her insurer for the full amount of the loss.
8. LMCH will make information from third parties about Insurance available to tenants at the site or main office during LMCH regular business hours.

Enforcement:

As a Rule made by LMCH pursuant to existing tenancy agreements, and as a requirement in new tenancy agreements beginning in 2025, any tenant's refusal to obtain and/or maintain and renew Insurance throughout their tenancy shall constitute a substantial interference with LMCH's lawful rights, interests, and privileges as a landlord. LMCH will, at its discretion, take any action available to it under the *Residential Tenancies Act, 2006* relating to the above-mentioned substantial interference.

Insurance Renewal:

Tenants are required to renew their renter's insurance annually. LMCH, as set out above, shall keep a record of new and existing tenants' Insurance, will request proof of Insurance from tenants at or around the tenants' Insurance policies' expiry dates. Approximately two months before a tenant's Insurance policy's expiry date, an automatic reminder will be sent from LMCH to the tenant via email.

COST RECOVERY AND ENGAGEMENT:

1. Regardless of whether a tenant has Insurance or not, LMCH shall seek to recover any and all damages, and/or terminate a tenant's tenancy, should the tenant or a guest, occupant, or invitee of a tenant, willfully or negligently cause damage to the tenant's rental unit and/or the residential complex.

Date Drafted	• January 23, 2025
Date Revised	• N/A
Date Approved	• February 2025
To be reviewed	• Biennially
Inquiries to Policy Owner	• Executive Administration