



Building Stronger Communities Together

 613-731-1182

TENANTS' INSURANCE



Why Do I Need it?
What's The Cost?
Where Can I Get It?
Fire Safety

www.och-lco.ca





Why Buy Insurance?

- Any damage that occurs in your home is your responsibility unless it can be proven that the landlord was negligent
- Every year, tenants in Ottawa Community Housing (OCH) lose valuable belongings due to fire. Without any insurance, it may cost you hundreds or thousands of dollars to pay for lost items and any damage to the property!
- Having a tenants' insurance policy protects you or your family in case of fire, theft or water damage to your possessions. It also protects you if you cause damage to the property of others

OCH Tenant Insurance Policy, March 2014

As of March 2014, **all new tenants** and **tenants who are transferring within OCH** are required to show proof of insurance before signing the lease. If you have signed a new lease or transferred since March 2014, you also have to provide yearly confirmation of insurance coverage to OCH.

What's The Cost?

A typical insurance package can cost between \$180.60 to \$400 a year, or 49 cents up to \$1.50 a day. Costs vary depending on the insurance company and the type of insurance coverage. Typical packages offer \$10,000-\$30,000 for household contents and up to \$1 million for personal liability. If you are a senior or a non-smoker, you may even qualify for a discount.

What if I'm on Ontario Works or ODSP?

You might be able to include your insurance fees as part of your shelter allowance under Ontario Works benefits or the Ontario Disability Support Program (ODSP). Speak to your caseworker for more details.

Your insurance costs could be totally covered!

HSC Tenant Insurance Program

The Housing Services Corporation (HSC) Tenant Insurance Program offers insurance to social housing residents in Ontario. You can get coverage for as low as 49 cents a day or \$180.60 a year. There are different insurance coverage and payment options, including a monthly payment plan. It is a paperless application process.

You can get more information or apply online at www.tenant.hscorp.ca or by telephone at 1-866-940-5111.

Note: HSC Tenant Insurance Program is not an OCH product. OCH does not receive any compensation or other remuneration from the HSC Tenant Insurance Program.

More Information

The **Insurance Bureau of Canada** can answer questions about tenant insurance.

However, they don't provide any quotes for insurance. Their contact information is: consumercentre@ibc.ca

www.ibc.ca / 1-800-387-2880

Insurance Canada has good information about what you should know before buying insurance. Their website has a directory of insurance providers and can also provide quotes for insurance.

www.insurance-canada.ca

For a list of local insurance providers check the Yellow pages.

Fire Safety

DID YOU KNOW?

The majority of fires in OCH buildings occur due to cooking accidents, careless smoking and tipping candles?

Here are a few safety tips:

- Check your smoke and carbon monoxide alarms regularly by pressing the test button and have the batteries replaced when needed.
- Do not leave the stove unattended.
- Use a deep fryer rather than a frying pan.
- Don't use water to stop an oil/grease fire. It only spreads the flames.
- Smother the fire with the lid of the pot - make sure to keep the lid nearby when cooking. Then turn off the burner.
- Keep a kitchen fire-extinguisher nearby.

For more information on fire safety;
www.firesafetycouncil.com

Smoke And Carbon Monoxide Alarms



Do monthly checks of your smoke and carbon monoxide alarms to make sure that they are working. If you have been away from your home for more than 7 days, check your smoke and carbon monoxide alarms by pressing the test button to make sure that they are working. If the alarms are not working or the battery needs to be replaced call **OCH immediately at 613-731-1182.**

It is against the law to disable a smoke or carbon monoxide alarm. If you disable your alarms (e.g. by removing it or taking the battery out, or by not having the battery replaced when it is finished) you can face the following penalties;

- you can be charged and fined under the *Fire Protection and Prevention Act*, and
- you could face eviction proceedings.



Ottawa Community Housing

www.och-lco.ca | info@och.ca



 **613-731-1182**