



Tenant Insurance Guidance for Jasper Interim Housing Residents

As a resident staying at a Jasper interim housing site, it is a mandatory requirement of your lease agreement to obtain tenant insurance, to ensure your safety and protect your belongings.

Why tenant insurance is essential

Tenant insurance provides crucial protection by covering:

- **Personal Property:** Safeguards your belongings against risks such as theft, fire, and natural disasters, including wildfires.
- **Personal Liability:** Offers coverage if you are held responsible for injury to others or damage to their property.

Securing your tenant insurance

As part of your lease agreement, you are required to obtain adequate insurance, including personal contents coverage and comprehensive personal liability coverage. Personal Liability coverage should be in an amount not less than one million dollars (\$1,000,000) and the policy shall be maintained throughout your tenancy.

To obtain coverage you must:

1. **Contact an Insurance Provider:** Reach out to your current insurance company or a licensed broker in Alberta to discuss your specific needs.
2. **Understand Your Coverage:** Familiarize yourself with policy details to make informed decisions about protecting your property and liability.
3. **Provide Proof of Insurance:** Submit evidence of your coverage to the Canadian Red Cross at the start of your tenancy and upon each policy renewal.

Assistance with your tenant insurance

Your insurance broker may require specific information about your rental unit, such as manufacturing date, heating type, and square footage. This information is typically found on a sticker attached to your unit, or on a sticker attached on the specific item in question. For example, the manufacturer's sticker on your water tank will include its manufacturing date and your heater includes labels indicating the type of heating system.

If your broker has unresolved questions related to your unit, your broker may contact our team at insuranceteam@redcross.ca for more information.

For any other questions and information, please email our team at JasperInterimHousing@redcross.ca.

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Additional resources

For general insurance inquiries, you can contact:

- **The Insurance Bureau of Canada:**
Phone: 1-844-227-5422 (1-844-2ask-IBC)
Email: askIBCwest@ibc.ca
Website: www.ibc.ca.

- **Hub International Brokers:**
In person: 414 Connaught Drive, Monday to Friday, 8:30 a.m. to 4:30 p.m.
Phone: 1-855-527-7371 or 780-852-3149
Website: www.hubinternational.com

If you have additional questions or require further information, please contact **Cheryl Hathaway** at cheryl.hathaway@hubinternational.com or **780-482-6936**.

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