



Common Insurance Policy Concerns

Information and Tips for Renters

Renters' insurance is often called **tenant insurance**. **Tenant** is another word for renter. Tenant insurance is insurance that is specifically for renters.

Because you do not own the building or unit that you live in, tenant insurance is insurance for your **contents**. Your contents are your personal belongings.

Tip: For more information, see [Understanding Renters' Insurance](#).

If you have tenant insurance, your policy may cover some of your damaged or destroyed contents in the event of

- fire,
- smoke,
- lightning, and
- other unexpected events (as described in your policy).

It may also cover **additional living expenses** if you are unable to live in your rented home. Additional living expenses are the additional costs of being unable to live at home. For example, if you are evacuated, you will have additional costs for staying at a hotel or motel.

Tenant insurance may cover **cleanup costs** for any cleanup associated with your contents.

Flood coverage may be available from your insurance provider. But standard policies do not typically include it. It is an additional option.



Common insurance concerns for tenants

If your contents are damaged or destroyed from an event such as a fire, you can open an **insurance claim**. An insurance claim is when you formally ask your insurance provider to cover damages.

Tip: For more information, see [Submitting an Insurance Claim](#). Even though this document is for homeowners, most of the information applies to tenants too.

Below are common concerns for tenants who have opened an insurance claim.

> **Cleanup and repairs**

Your landlord is responsible for making sure the home is **habitable**. This means they are responsible for making sure the home is safe to live in. In most cases, your landlord or their insurance provider will pay for repairs to the home.

Your insurance may cover cleanup of and repairs to your contents. It will not cover damages to the home.

> **Expected timeframe for repairs**

There is no set time limit for a landlord to repair a rental home. The time it takes for repairs depends on many factors. For example, it can depend on how damaged the home is. And it can depend on the availability of materials for repairs.

This uncertainty can make it difficult to make a plan for returning home. This can add to your additional living expenses.

Your landlord should attempt to repair the home within a reasonable time. If your landlord does not do so, contact your local Landlord and Tenant Board. They can tell you what your options are.

> **Coverage for fridges, freezers, and spoiled food**

If there was a power outage, the food in your fridge and freezer may have spoiled. This can damage some fridges and freezers.

Damaged fridges and freezers

If your landlord owns the appliances, their insurance may cover the damages. If you own the appliances, your insurance may cover the damages.

The insurance provider may require that the appliances be replaced. If so, the policy typically covers the cost of degassing and disposing of the damaged appliances.

Coverage for spoiled food

Even if you do not own the appliances, your insurance may cover any spoiled food.

Typically, the fridge and freezer and their contents are insured for a specific amount. This is called a **sub-limit**. A sub-limit is a limit on the amount an insurance provider will pay for a specific type of loss.

Before disposing of the spoiled food from your fridge and freezer, make a list of the contents. Take photos.

Give the list and the photos to the **adjuster** upon request. An adjuster is someone who **validates** your insurance claim. This means that they will determine if you can be paid back for some or all of the costs. The list and the photos will help the adjuster resolve your claim.





Insurance claims—Tips

The tips below can help you navigate the insurance claim process.

- ☐ **Read your insurance policy closely.** It will tell you what types of damages are covered. And it will tell you the dollar limit for each.
- ☐ **Talk to a licensed insurance broker.** An **insurance broker** is trained to help clients with their insurance needs. Insurance brokers are **licensed** to do this work. They can answer any questions you may have.

Reminder: Your insurance broker works for **you**, not the insurance provider.

- ☐ **Open an insurance claim as soon as you can.** If you do not open your claim within a reasonable time, your policy coverage could be restricted or denied.
- ☐ **Open your insurance claim before you complete any repairs or replace anything.**
- ☐ **Talk to your landlord as soon as possible.** Discuss any issues with the rental home. Ask about timelines for when any repairs will be completed.
- ☐ **Share your landlord's information with your insurance provider.** Your insurance provider and your landlord can coordinate their efforts to make your home safe to live in again.
- ☐ **Document all damages.** Take photos and videos of the damage. Your photos and videos can help the adjuster resolve your claim. Share these photos and videos upon request.
- ☐ **Always report damages to your insurance provider as soon as you discover them.** If you discover more damages after you have opened a claim, let your insurance provider know right away. Do this **before** you remove or discard the damaged items.

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