

University of Lethbridge Housing Services - Tenant Insurance

FAQs – Frequently Asked Questions

Why do we Require Insurance Coverage?

Insurance coverage for all students living in residence ensures students and the University are protected from accidents or disasters. In recent years, some Canadian institutions' insurance providers have chosen to hold students financially responsible for damages caused by students living in residence. Without insurance coverage students could be at great financial risk. A disaster could damage or destroy your belongings, and could also make you liable to your neighbours and your landlord, should their property get damaged. A mandatory insurance policy ensures that students living in residences at the University of Lethbridge will be shielded from this risk and liability.

How to Submit your Proof of Insurance?

Proof of insurance is a condition of your license agreement; please see the Insurance and indemnity section of the Single Student Licensee Agreement below. To confirm you meet our requirements for insurance please complete the [“Tenant Insurance Confirmation Form”](#) **Please scan a copy of your completed Tenant Insurance Confirmation Form and email it to housing@uleth.ca.**

This document will contain all the important information regarding your insurance policy. The [“Tenant Insurance Confirmation Form”](#) is the only accepted proof of insurance, please do not provide a copy of your policy or insurance certificate.

When to Submit Tenant Insurance Confirmation Form?

Housing Services is unable to collect the completed [“Tenant Insurance Confirmation Form”](#) on student move-in day. Where possible please email your completed form prior to your assigned move-in day. Some insurance providers may require your assigned room number to confirm your policy information. As room numbers are not available prior to move-in day, any student who cannot complete this document in advance of move-in may have until **September 15th** to provide Housing Services with the completed form.

What are the Policy Requirements?

A standard insurance policy agreement contains liability coverage, contents insurance and additional living expense. Please speak to your insurance provider to assess your needs.

- **Personal liability coverage of \$1,000,000 liability is required**
 - This covers your responsibility towards the landlord: a guarantee of tenant's risks as well as your responsibility for the possible damage you could cause to others (neighbour or third party) inside or outside the residence.

What Additional Policy Coverage Options are there?

- **Personal contents/property coverage is recommended**
 - The contents of your apartment: your furniture, your personal belongings, laptop, clothing etc. This coverage generally covers the cost to replace or repair your belongings. You can determine the appropriate amount of coverage with your insurance provider based on the replacement costs of your property.

- **Additional living expense coverage is recommended**

- This can be useful in the event a disaster requires you to be temporarily relocated. This coverage may be used for hotel, meal and transportation costs for any period where you are unable to live in your assigned residence due to damage.

We recommend a policy that specifies “All Risks” as opposed to a “Named Perils” policy with the primary difference being that “mysterious disappearance” is not covered under a Named Perils policy.

How Much Does Tenant Insurance Cost?

Remember: Many students will be able to obtain coverage through the existing home insurance policy of a parent or guardian. Please consult with your family and insurance provider to confirm.

If you do not have coverage under a parent/guardian’s home insurance policy, it is easy to obtain your own tenant insurance. We encourage you to shop around and speak to an insurance professional who can compare prices for you. You can choose different levels of insurance coverage. Specific costs depend on many things including: how much insurance you need, your insurance company and your claims history. If you want insurance for all risks versus named perils, your insurance may cost more.

Questions?

For any questions or concerns, please contact Housing Services at housing@uleth.ca or 403.329.2584

Thank-you,

Housing Services