

## Tenant Insurance

### Tenant Insurance protects you in the event of an accident.

- Tenant Insurance protects the tenant (Liability Insurance) and the tenant's belongings (Content Insurance) in the event of damage. Depending on your home tenant insurance may be mandatory or highly recommended.

### Liability Insurance

- Liability coverage protects the tenant when they are at fault for damage caused to their home, another home or the building. Liability coverage also protects if the tenant or someone is injured in your home.

### Content Insurance

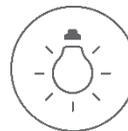
- Content Insurance protects the belongings of the tenant. If your items are damaged in a fire or flood, content insurance can cover the cost to repair or replace those items.

### Importance of Insurance

- If a fire starts in a tenant's home, the tenant's insurance would cover the damages to the building and other homes.
- If the tenant has content insurance, it would also cover the cost of replacing belongings that were damaged or destroyed, such as furniture and clothes.
- Tenant insurance policies can also sometimes cover the cost of relocation or temporary

accommodation if you cannot live in your home for some time due to damage.

- If a tenant does not have insurance, they will have to pay for all damages on their own including:
  - Their belongings;
  - The property damage to their home;
  - the building; and
  - Any other impacted homes and the other tenant's belongings.
- If another tenant damages your home and they do not have tenant insurance, unless you have tenant insurance, you will have to pay to replace or repair your own belongings. You can try and sue for the damages caused by the other tenant to recover the costs.



**Westwinds Communities is not responsible to replace your property that has been damaged, provide emergency accommodation or cover out-of-pocket expenses.**