

## Tenant Insurance

It is important that you and your belongings are protected with insurance to avoid loss and liabilities. Protect yourself from fire, flood, weather damage or break-ins. Tenant insurance can be purchased from any licensed insurance company or broker.

### Basic insurance coverage:

- Personal Belongings
  - Compensation for any stolen or damaged belongings not including high valued items like jewelry, art, collectibles, and other items specifically excluded in your insurance policy.
- Liability Coverage
  - Coverage for the cost of lawsuit and legal fees for third party injury in your property or unintentional damage to a third party.
- Additional Living/Relocation Expense
  - Compensation for temporary accommodation if your rental place is not in a livable condition or reimbursement for relocation expense if the rental place is uninhabitable.

### Additional protection:

- Jewelry insurance, identity theft insurance, overland flooding, earthquakes, and landslide insurance, etc.

### Where can I purchase tenant insurance?

Search online using the keyword "tenant insurance Edmonton" to find a list of local insurance brokers specializing in tenant insurance. It is good to shop around for the best rates since they can vary from company to company.

Tenant insurance providers: [AMA](#), [TD Insurance](#), [ARC Insurance](#)

**Note:** Tenant insurance is not mandatory in Edmonton or Alberta. You do not require insurance to be able to rent. However, property owners do have the right to require you to have tenant insurance as part of a lease agreement.

**Questions?** Email: [Samantha.Parchment-Andrews@norquest.ca](mailto:Samantha.Parchment-Andrews@norquest.ca) or [book an appointment](#) with a settlement advisor to discuss your options.