

PREFERRED GROUP TENANT'S INSURANCE RATES

Marsh's Private Client Services is the administrator of this tenant's insurance program which provides you with the opportunity to purchase insurance to protect your contents.

Summary of Tenant's Insurance Coverages and Limits

- Contents limit \$15,000
- Higher limits to suit your needs
- Earthquake coverage available for an additional premium
- Replacement cost on contents
- \$500 deductible
- Personal liability limit \$1,000,000
- Annual premium of \$150 for the first year (premium subject to change for subsequent years)
- \$3,000 additional living expenses coverage

Why Buy Tenant's Insurance?

- Tenant's insurance covers your contents against losses caused by fire, smoke damage, water damage, vandalism, theft, and many additional perils.
- Tenant's insurance provides protection in the event you cause damage to the premises or property belonging to other tenants.
- Coverage for additional living expenses are included up to the provided limit (e.g. hotel bills, restaurant meals, moving costs).
- Your personal belongings are not covered by the landlord's building insurance under any circumstance.

Program Advantages, Features, and Benefits

- No service fee for the convenient payment plan options offered;
- 24-hour emergency claims service; and
- Free access to **Novex Assistance**—a suite of services including access to **legal information** and a **family care assistance** plan designed to provide support in times of need.

Getting Started

To set up your tenant's policy, just follow these three steps:

1. Complete the application;
2. Send your payment with the application form. For payment, you can:
 - a. Send a cheque;
 - b. Complete the Credit Card Authorization Form on the back of the application; or
 - c. Complete the Monthly Payment Form and attach a VOID cheque.

Payment in Full or Three Equal Payment Options

If the payment is returned for non-sufficient funds (NSF), or the bank will not honour the cheque, a final opportunity to make payment will be provided.

This payment must be in the form of a certified cheque or money order and be received within 15 days to avoid policy cancellation.



There will be a \$35 fee charged for all cheques returned due to insufficient or unavailable funds.

Monthly Pay Option

If the initial payment (for new business) is returned NSF, the policy is immediately cancelled by registered letter.

If one of the monthly debits from the policyholder's bank account is returned NSF, a notice is sent to the client advising of date that a replacement withdrawal will be made. If there is a second NSF payment in the same policy term, the policy is immediately cancelled by registered letter.

There will be a \$35 fee charged for all payments refused due to insufficient or unavailable funds.

3. Mail the application and payment to Marsh Canada in the self-addressed envelope provided.