

## Tenant Insurance for Students Living in Residence

All students living in a Toronto Metropolitan University (TMU) residence are required to obtain tenant insurance and submit proof of insurance to [Housing and Residence Life](#).

Tenant insurance, also known as renters insurance, is an insurance policy that financially compensates tenants for the repairs and replacement costs of their personal property within rented spaces. Tenant insurance covers the cost of personal belongings like furniture, electronics, clothing, etc. in the event they are lost, stolen or damaged by an insurable event. Plans differ across each province and your exact coverage will depend on your insurance company and the specific policy you've purchased.

Standard tenant insurance commonly includes the following coverage:

### Legal and personal liability coverage

Legal and personal liability coverage provides legal protection in the event you accidentally injure someone or a person becomes injured while on your property. Generally, a standard or basic tenant insurance policy will cover up to \$1 million of the legal costs and payout if you are found liable for someone's injuries. Legal and personal liability coverage also covers the cost of defending yourself in a lawsuit. If required, your tenant insurance policy may have the option of increasing your legal and personal liability coverage limit to \$2 million.

### Contents coverage

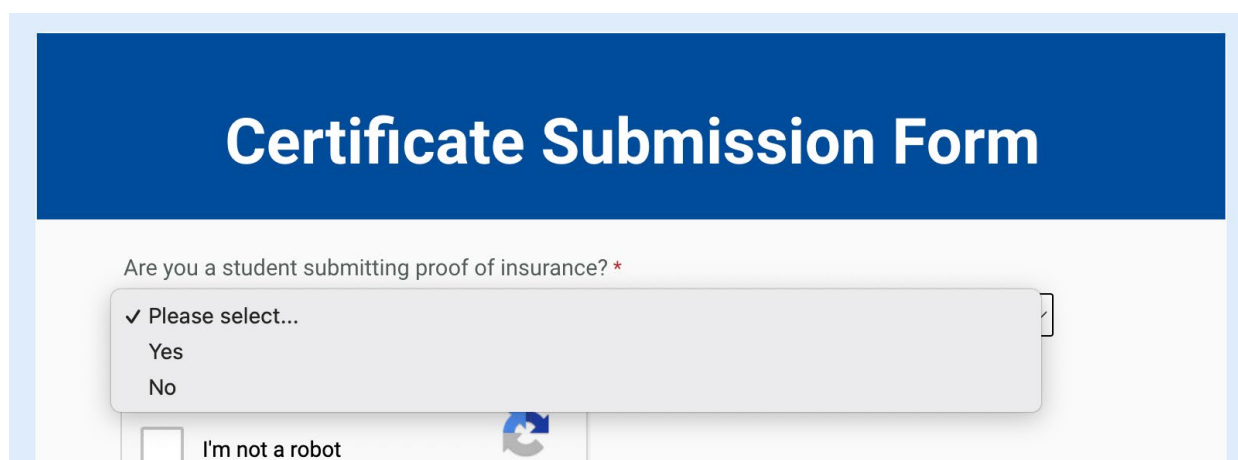
Contents coverage compensates the cost of repairing or replacing household items in the event of a covered claim. This can include repairs to or replacement of your personal belongings, including furniture, clothing, electronics, jewelry, etc.

### Relocation and additional living expenses coverage

This coverage reimburses the costs associated with having to temporarily live elsewhere if your residence room is unlivable due to a covered loss. Coverage may also apply if the damage or accident originated in another unit in your building but your resident room was impacted.

How to submit proof of insurance

1. **Open the [Certificate Submission Form](#).** Using the form's drop down menu, **select Yes** if you are a student submitting a certificate of insurance.



**Certificate Submission Form**

Are you a student submitting proof of insurance? \*

✓ Please select...  
Yes  
No

I'm not a robot

2. Complete all mandatory form fields and optional form fields as required. In the Primary Email field, please list your TMU email address.

Building Name *	Certificate Expiry Date *
<input type="text" value="Please select..."/>	<input type="text"/>
	Date that the insurance policy expires. Select from calendar or use format: MM/DD/YYYY
First Name *	Last Name *
<input type="text"/>	<input type="text"/>
Student Number *	Primary Email *
<input type="text"/>	<input type="text"/>
Your Toronto Metropolitan University Student Number	
Primary Phone *	Cell Phone

3. Upload a copy of your proof of insurance to the form in a .PDF or .docx (Microsoft Word) format.

- Your proof of insurance could be a certificate of insurance, a declaration page from your tenant insurance policy or a copy of a parent/guardian/sponsor's home, condo or tenants insurance policy if you are covered under this policy. Proof of insurance must be from an insurance company licensed to do business in Canada.

### Attachments

Click "Submit" to finish your submission.

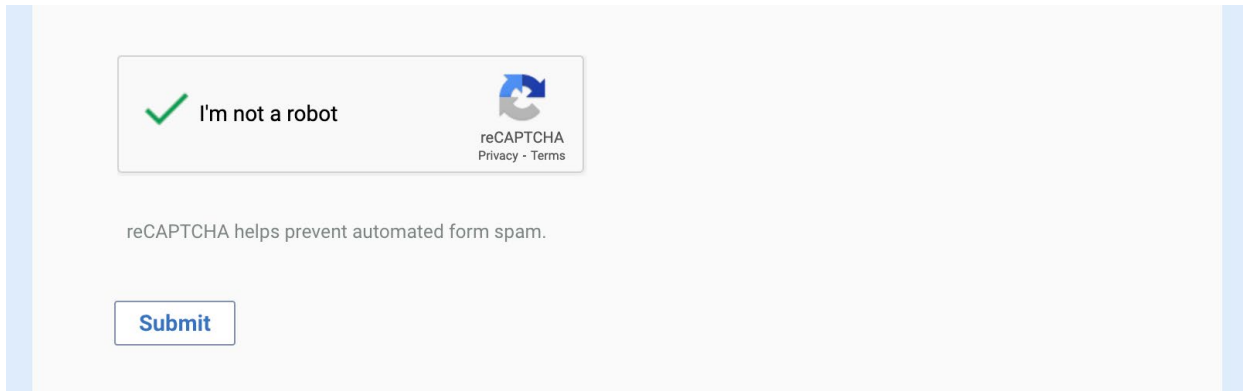
Number of Attachments

1  2  3  4  5

Attachment 1 \*

No file chosen

4. When you're ready to submit your form, **complete the form's reCAPTCHA** and click **Submit**.



The image shows a screenshot of a web form's submission area. At the top, there is a reCAPTCHA widget with a green checkmark and the text "I'm not a robot". To the right of the text is the reCAPTCHA logo and the text "reCAPTCHA Privacy - Terms". Below the widget, there is a line of text: "reCAPTCHA helps prevent automated form spam." At the bottom of the widget area, there is a blue "Submit" button.

## Questions?

If you have any questions about submitting your tenant insurance certificate, please contact Philani Moyo, risk and insurance officer, at [philani.moyo@torontomu.ca](mailto:philani.moyo@torontomu.ca) or 416-9797-5000 ext. 553772.