

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 renter's insurance, is a policy that can compensate for the repairs and replacement costs of your personal property within a rented space. It covers your personal belongings such as furniture, electronics, clothing should they be lost, stolen or damaged by an insurable event.

In each province, tenant insurance coverage will depend on your insurance company and what you choose when you buy your policy. Standard tenant insurance commonly includes the following coverage:

Legal and personal liability coverage

Legal and personal liability coverage provides legal protection if you accidentally injure someone, or they are hurt while on your property. Generally, a standard or basic insurance tenants' policy covers up to \$1 million for the amount you would have to pay someone who successfully sues you. Liability coverage also pays for the cost of defending you in a lawsuit. You can often increase your liability limit to \$2 million.

Contents

Contents coverage compensates the cost of repairing or replacing household items in the event of a covered claim. This can include any of your belongings such as furniture, clothing, electronics, jewelry, etc.

Relocation and additional living expenses

This coverage reimburses the costs associated with having to live elsewhere temporarily if your residence is unlivable due to a covered loss. This coverage can also apply if the accident originated in another apartment unit in your building but you were affected by the damages.

What to include in your proof of insurance

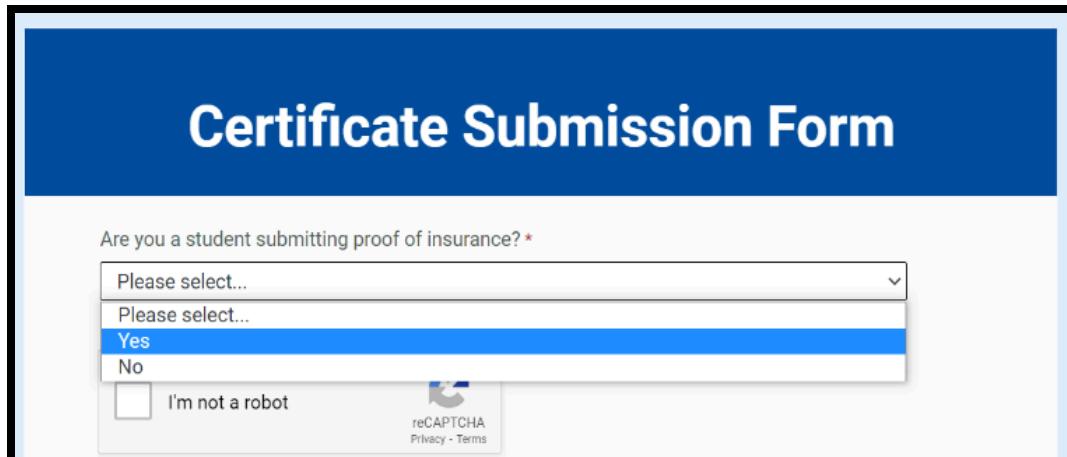
When providing proof of insurance confirming that *you* are covered while living in residence, the documentation should include the following details:

- Policy start and end dates
- Amount of liability coverage
- Policy number

If you are covered under a parent or guardian's insurance policy, you may request a confirmation of insurance from the insurance company. This confirmation must clearly state that you are covered under the policy while living in residence.

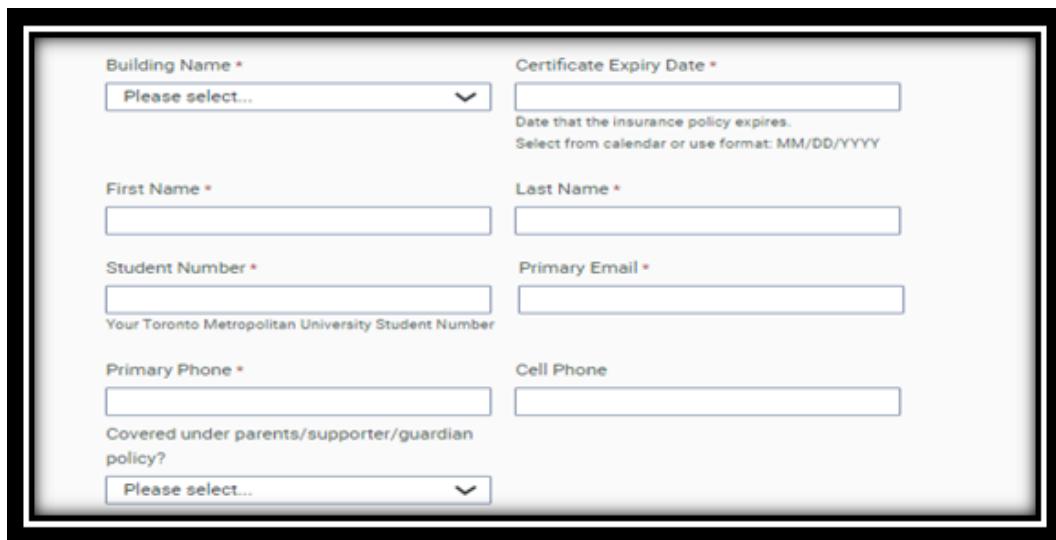
How to submit proof of insurance

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.



The screenshot shows a dropdown menu with the following options: "Please select...", "Please select...", "Yes" (which is highlighted in blue), and "No". Below the dropdown is a reCAPTCHA field with the text "I'm not a robot" and the reCAPTCHA logo. At the bottom of the form, there is a link to "Privacy - Terms".

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



The screenshot shows a form with the following fields:

- Building Name *: A dropdown menu with "Please select...".
- Certificate Expiry Date *: A text input field with placeholder text "Date that the insurance policy expires. Select from calendar or use format: MM/DD/YYYY".
- First Name *: A text input field.
- Last Name *: A text input field.
- Student Number *: A text input field with placeholder text "Your Toronto Metropolitan University Student Number".
- Primary Email *: A text input field.
- Primary Phone *: A text input field.
- Cell Phone: A text input field.
- Covered under parents/supporter/guardian policy?: A dropdown menu with "Please select...".

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**.

I'm not a robot 
reCAPTCHA helps prevent automated form spam.

Questions?

If you have any questions about submitting your tenant insurance certificate, please contact Brooke Manzer, insurance advisor, at brooke.manzer@torontomu.ca or 416-979-5000, ext. 545091.