

# 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

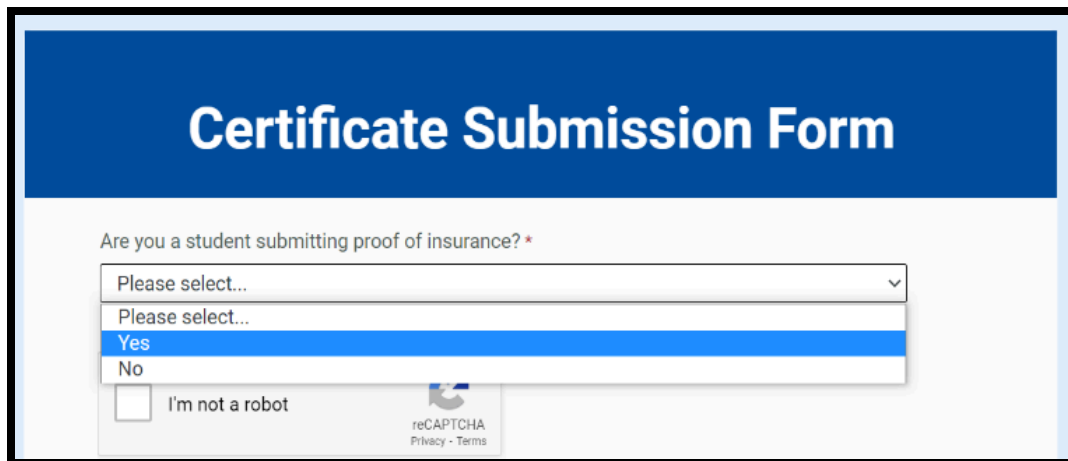
When providing proof of insurance confirming that *you* are covered while living in residence, the documentation should include the following details:

- 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.

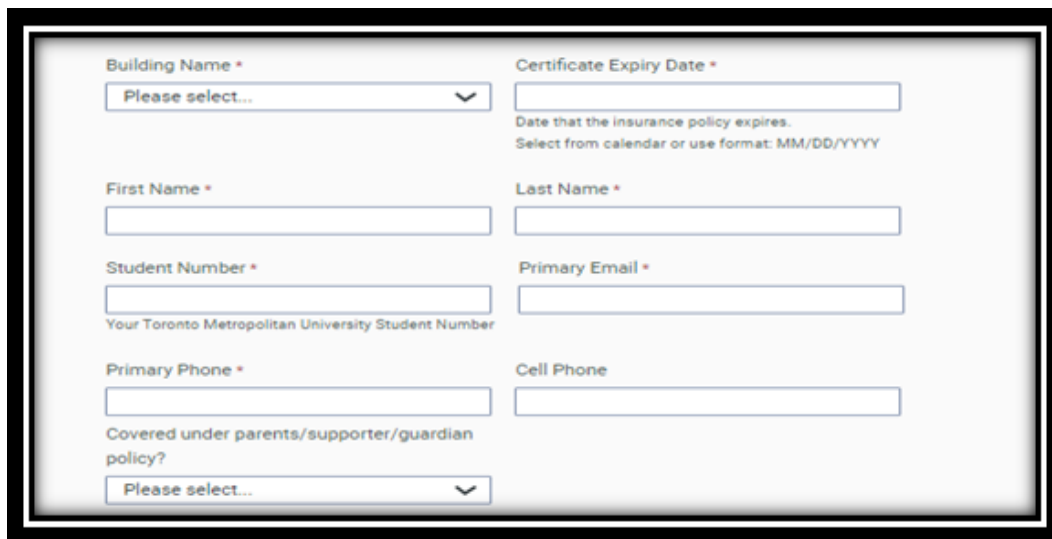
## How to submit proof of insurance

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 the top portion of a web form. At the top is a blue header bar with the text "Certificate Submission Form" in white. Below the header, the question "Are you a student submitting proof of insurance? \*" is displayed. Underneath is a dropdown menu with "Please select..." as the current selection. The dropdown is open, showing two options: "Yes" (highlighted in blue) and "No". Below the dropdown is a checkbox labeled "I'm not a robot" and a reCAPTCHA logo with links for "Privacy" and "Terms".

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

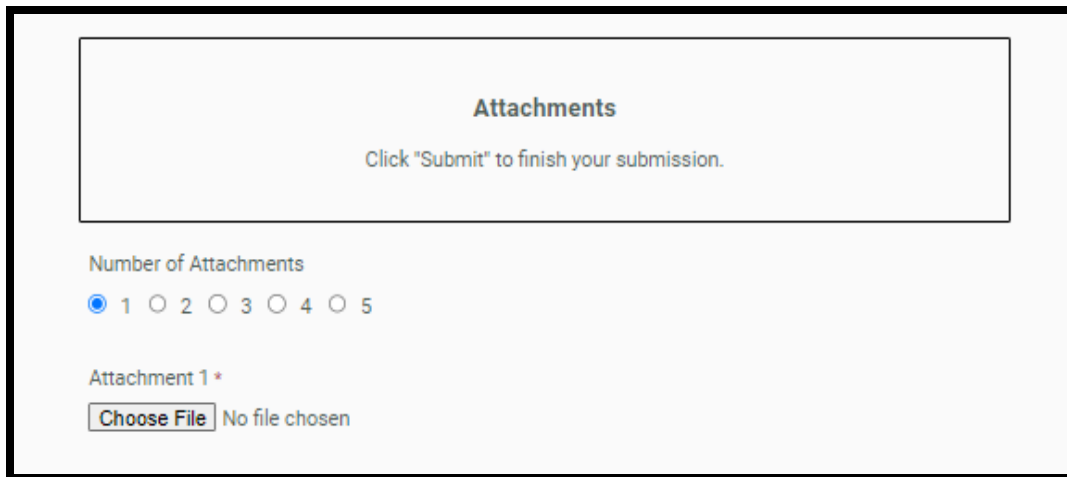


The screenshot shows the main body of the form with several input fields. On the left side, there is a "Building Name \*" dropdown menu (showing "Please select..."), a "First Name \*" text box, a "Student Number \*" text box (with a note "Your Toronto Metropolitan University Student Number" below it), a "Primary Phone \*" text box, and a "Covered under parents/supporter/guardian policy?" dropdown menu (showing "Please select..."). On the right side, there is a "Certificate Expiry Date \*" text box (with a note "Date that the insurance policy expires. Select from calendar or use format: MM/DD/YYYY" below it), a "Last Name \*" text box, a "Primary Email \*" text box, and a "Cell Phone" text box.

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

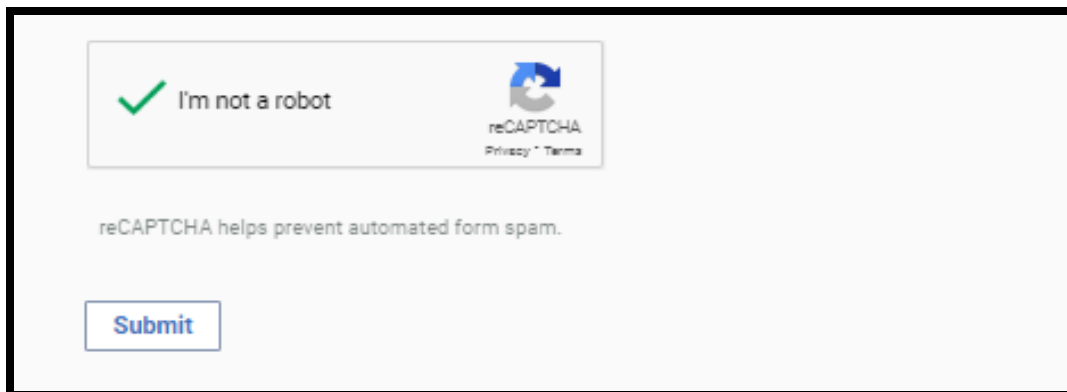
Your proof of insurance could be a certificate of insurance, a declaration page from your tenant insurance policy or a copy of a parent/guardian/sponsor's home, condo or tenants

insurance policy if you are covered under this policy. Proof of insurance must be from an insurance company licensed to do business in Canada.



The screenshot shows a form section titled "Attachments". Below the title is a message: "Click 'Submit' to finish your submission." Underneath this is a section labeled "Number of Attachments" with radio buttons for 1, 2, 3, 4, and 5. The radio button for "1" is selected. Below this is a section labeled "Attachment 1 \*". It contains a "Choose File" button and the text "No file chosen".

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



The screenshot shows a reCAPTCHA section. It features a green checkmark icon and the text "I'm not a robot". To the right is the reCAPTCHA logo and links for "Privacy" and "Terms". Below this is a message: "reCAPTCHA helps prevent automated form spam." At the bottom is a blue "Submit" button.

## Questions?

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