

NOTICE...

IMPORTANT TENANT INSURANCE REQUIREMENT!

Dear Tenant,

Prior to Move-In

As a fundamental requirement of the lease, all tenants must have sufficient tenant insurance and provide the Landlord with a copy of their insurance coverage policy **PRIOR moving into the premises**

Please use **WestlandExpress.ca** , fill out your application on line.

If you have challenges with the WestlandExpress application, please call **Kathleen** at **1 866 856-9876**

Insurance through WestlandExpress.ca does not expire yearly, it stays in place as long as you stay.

WestlandExpress.ca will notify me immediately once your application is completed

All suites are registered with Westland Express, it is critical the proper address & suite be noted

Submit email to **Norm@NormOsback.com** or Fax **306 956-3356**

We have been requested by our insurance provider, Meloche Monnex to update our files of our tenants' insurance policies and provide notification confirming all such policies. These documents are to be held in strict confidence and only intended as confirmation of your tenant insurance policy while residing in our property.

How Much Insurance Do I Need?

For condos, minimum deductibles are currently \$50,000 & your policy must be at least that high PLUS insure your personal belongs & liability

For houses, minimum deductibles are currently \$10,000 & your policy must be at least that high PLUS insure your personal belongs & liability

If you require more information about tenant insurance or have questions regarding how much insurance you require, please refer to your own insurance provider.

Please **verify** your tenant policy with us by submitting a copy **within the next 48 hours** of receiving this letter &/or prior to moving in. If you have been with us for more than a year, please submit a copy of your **updated and current** tenant insurance policy.

Thank you for your attention to this matter.

Regards,

Norm Osback

Owner/Manager

306 227-7892

NormOsback@gmail.com

WHY DO I NEED TENANT INSURANCE?

TENANT DEEMED AT FAULT

If you are deemed at fault, the Landlord's insurance company will likely pursue recovery of damage costs through court of law. This could be devastating to you if you do not have tenant insurance coverage.

TENANT LIABLE FOR DAMAGES

In a recent precedent setting case, a Landlord's insurance company is holding the tenant liable for the structural damage of a rental unit cause by a fire due to a burning candle. The insurance company is not faulting the Landlord for the damage and is not collecting under his policy.

Rather, the insurance company is suing the tenant for damages and pursuing recovery of costs. **In this instance, the tenant did not have tenant insurance.**

NOMINAL FEE FOR TENANT INSURANCE

We encourage you to review your insurance requirements and ensure your coverage is current. The fee is nominal for adequate tenant coverage and is indeed, an important component to your own financial security and peace of mind. Thank you for your cooperation in this matter.

INSURANCE PROVIDER

If you require more information about tenant insurance or have questions, please refer to your own insurance provider.
