



Pathway Housing & Support Services Inc.

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IMPORANT NOTICE TO NORTON LAKE RESIDENTS

Re: Tenants Insurance

Dear Residents:

As of October 1, 2019, Norton Lake' Tenants are required to provide confirmation of the insurance policy on an annual basis.

The purpose of this requirement is to protect Tenants of Norton Lake from the loss of personal effects as a result of an emergency, as well as to protect Tenants from liability costs due to acts or omissions on the part of the Tenant that results in loss or damage to another person or property.

According to paragraph 13. b) of the Tenancy Agreement:

- b) The Tenant further agrees to hold a valid insurance policy which coverage shall include the Tenant's contents of the Rented Premises and Premises, including any automobile and the contents thereof and insure the Tenant, occupants and any guests against all loss or damage, including personal injury, or death. The Tenant agrees to keep said insurance policy current and in force for as long as the Tenant /occupant occupy the Rented Premises.***

It appeared that currently only a small number of residents have Renters Insurance in place.

PHSS and Region of Peel, as the Landlord, requires that all tenants shall obtain and keep in force content and liability insurance.

It is legal in Ontario for a Landlord to require a Renter Insurance.

If any Tenant does not have content and liability insurance and causes loss or damage to another person or property, all costs incurred by Pathway will be deemed a Tenant chargeback including any insurance deductible costs.

PHSS is confident that all residents will appreciate this important initiative and will provide their full cooperation.

Residents can obtain quotations from various insurance providers. Renter Insurance options are also available at the following web sites:

- <https://www.pathwayhousing.ca/renters-insurance>
- <https://tenant.hscorp.ca/apply-for-insurance>
- <https://www.brokerlink.ca/insurance/tenant>

For any questions related to Renters Insurance please contact the office.