

# AGREEMENT TO PURCHASE TENANT INSURANCE UNDER MASTER POLICY #4-449-0029

**THIS ADDENDUM DOES NOT FORM A PART OF THE STANDARD RESIDENTIAL TENANCY AGREEMENT**

Effective Date (Month / Day / Year)	Name of Tenant(s)	
Suite No	Building Address	
City	Province	Postal Code

I / we understand that in accordance with the Residential Tenancies Act of the Province of Manitoba, that I / we are not required to carry tenants insurance coverage for personal property and personal liability for 3<sup>rd</sup> parties in order to qualify for tenancy.

### INSURANCE OPTIONS (under Master Policy 4-449-1-0029)

**OPTION 1**

	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM</u>
<input type="checkbox"/>	\$15,000	<b>Personal Property owned by Tenant(s)</b> \$500 deductible including sewer backup, except \$1,200 deductible for Earthquake	
	\$6,000	<b>Additional Living Expenses</b> In the event the tenant cannot occupy unit as a result of an Insured Peril	\$11.00 / month
	\$2,000,000	<b>Personal Liability Insurance</b> \$500 deductible	

**OPTION 2**

	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM</u>
<input type="checkbox"/>	\$30,000	<b>Personal Property owned by Tenant(s)</b> \$500 deductible including sewer backup, except \$1,200 deductible for Earthquake	
	\$8,000	<b>Additional Living Expenses</b> In the event the tenant cannot occupy unit as a result of an Insured Peril	\$16.00 / month
	\$2,000,000	<b>Personal Liability Insurance</b> \$500 deductible	

*Towers Realty Group representative initials indicate agreed premium has been collected as per above option on*

\_\_\_\_\_  
 (Month / Day / Year)      Initials

**TOWERS REALTY GROUP ADMINISTRATION FEE:** Towers Realty Group will apply a \$4.00 (four dollar) monthly service fee for the administration of the tenants program. This amount is in addition to the agreed above insurance premium(s) and will be administered by Towers Realty Group

**OPTION 3**

<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> Signature	I / we understand the options presented. I / we have chosen to obtain a Tenants Insurance Policy from another provider. I / we understand that in accordance with the Residential Tenancies Act of the Province of Manitoba, that I / we are not required to carry tenant's insurance coverage for personal property and personal liability for 3 <sup>rd</sup> parties in order to qualify for tenancy.
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## AGREEMENT TO PURCHASE INSURANCE UNDER MASTER POLICY #4-449-1-0029

I / we wish to purchase the checked insurance coverage option. It is understood that the amount for the insurance selected must be paid. I / we hereby authorize Towers Realty Group to receive the premium and any associated administration fees with my / our monthly rent payment, and to forward premium to BFL CANADA Insurance Services Inc on my / our behalf.

**COVERAGE EFFECTIVE:** Your coverage under Master Policy 4-449-1-0029 becomes effective on the 1<sup>st</sup> day of your rental period and after the first payment of premium has been received by Towers Realty Group. I / we acknowledge that the only coverage effective under this agreement shall be in accordance with the insurance option exercised and the premium paid to Towers Realty Group while occupying the captioned suite number.

**ELIGIBILITY:** I / we understand that insurance on personal property at the noted location is available only to the tenant(s) and family member(s) who have also entered into a Lease / Rental Agreement with Towers Realty Group and occupy the address on the agreement.

**PREMIUM:** It is understood that one months' notice of changes will be provided regarding any changes in premium rates. The new rate shall be effective on the first (1<sup>st</sup>) day of the month following the month in which advance notice of such change is provided. It is understood the insurance will continue on a month-to-month basis as long as I / we occupy the listed address and monthly premium is payable at the same time as that of the rent payment.

**INSURANCE INFORMATION:** I / we have received a Coverage Summary (page 3 & 4 of this application). I / we understand this document represents the official insurance document and this document remains in effect until the cancellation of coverage, non-payment of premium or the end of the tenancy agreement. I / we understand that a copy of the complete specimen Master Policy is available for review by simply emailing [tenantsprogram@bflcanada.ca](mailto:tenantsprogram@bflcanada.ca)

**Consent & Disclosure:** Where (a) an Applicant for this contract provided false particulars to the prejudice of the Insurer or knowingly misrepresents or fails to disclose any fact in any part of this application required to be stated therein; or (b) the Insured contravenes a term of the contract or commits a fraud; or (c) the Insured willfully makes false statement(s) in respect to a claim, the claim will become invalid and the Insured rights to recover are forfeited. The Applicant(s) have reviewed all parts and attachments of this application and acknowledge that all information is true, correct and understand that this application of insurance is based on the truth and completeness of this information. Any and all individual that have provided personal information in this document and otherwise may in the future provide further personal information. Some of this personal information may include, but is not limited to credit information and claims history. I / we authorize the broker or insurance company to collect, use and disclose any of this personal information, subject to the law and to the broker or insurance company's policy regarding personal information, for the purposes of communication, assessing the application for insurance underwriting, evaluating claims, detecting and preventing fraud, and analyzing business results. Any and all individuals whose personal information is contained in this document have authorized that and agree to the above.

I / we hereby apply for insurance in the selected amount indicated on the application. I / we have voluntarily elected to purchase the insurance available through Towers Realty Group. I / we have read the Coverage Summary on the 3<sup>rd</sup> and 4<sup>th</sup> pages of this agreement and understand that the insurance applied for under the Master Policy underwritten by XN Financial does have **SPECIAL LIMITATIONS AND EXCLUSIONS**

\_\_\_\_\_  
PLEASE PRINT NAME

\_\_\_\_\_  
PLEASE PRINT NAME

\_\_\_\_\_  
TENANT OCCUPANT SIGNATURE

\_\_\_\_\_  
TENANT OCCUPANT SIGNATURE

\_\_\_\_\_  
DATE SIGNED:

\_\_\_\_\_  
DATE SIGNED:

\_\_\_\_\_  
Month / Day / Year

\_\_\_\_\_  
Month / Day / Year

*Manager of this facility is not an Insurance Agent. Please do not address questions regarding the insurance to Management / Landlord.*

**CALL 1 877 517-6513**

BFL CANADA Insurance Services Inc - Ask for Tenant Program Specialist



BFL CANADA Insurance Services Inc  
200 1167 Kensington Crescent NW Calgary AB T2N 1X7  
Question(s): 1 877 517-6513  
Claim(s): 1 877 807-5662

## MASTER CERTIFICATE NO: 4-449-1-0029

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### CERTIFICATE PERIOD:

This insurance is effective 12:01am Standard time on the first day of the rental period and after the first payment of premium unless otherwise stated. This insurance expires on the last day of the month that was paid for in full unless otherwise stated or canceled by the Broker or Insurer at which point cancellation date will be stated.

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### LIMIT OF LIABILITY:

The Liability Limit for each coverage section applies for each Beneficiary, for total of the amount shown in the Beneficiary Coverage Summary.

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### GROSS PREMIUM:

Option 1 (Personal Property Coverage \$15,000)  
Option 2 (Personal Property Coverage \$30,000)

Gross Premium Payable CAD 11.00 per month  
Gross Premium Payable CAD 16.00 per month

As per each monthly reported insured listed and premium

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### FORMS APPLICABLE TO COVERAGE:

5157 (06/2007) BC, Agency Termination clauses 08 Oct 2007, (11/2013), 4067 (08/2012), EN-MAS (09-12)

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### NOTICE OF CLAIMS:

To report a claim

**1 877 807-5662**

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### UNDERWRITERS REPRESENTATIVE:

XN Financial Services (Canada) Inc  
600 De Maisonneuve Blvd. West Suite 2310  
Montreal (Quebec) Canada H3A 3J2

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### PERSONAL PROPERTY COVERAGE – Section I

Your certificate provides coverage against physical loss if your contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the certificate.

Option 1:

**Limit**

CAD 15,000

**Coverage**

Limit of Liability for household goods and personal belongings

Option 2:

**Limit**

CAD 30,000

Limit of Liability for household goods and personal belongings

The deductible for each personal property loss is CAD 500

The deductible for each personal property loss due to earthquake is CAD 1,200

## Special Limits of Insurance (Applicable to Section I)

1. Jewelry, watches, gems, fur garments and garments trimmed with fur up to \$6,000 in all.
2. Numismatic property (coin collections) up to \$1,000 in all.
3. Manuscripts, stamps and philatelic property (such as stamps collections) up to \$2,000 in all.
4. Sound and electronic communication equipment including radios, tape players/decks, compact disc players, telephones, cellular telephones, CB radios, ham radios, televisions, facsimile machines, computers and items of similar nature including their tapes, discs and compact discs, up to \$500 in all if stolen from an automobile.
5. Bicycles, including their parts, equipment and accessories for not more than \$1,000 any one bicycle.
6. Collectible cards, sports memorabilia and comic collectibles up to \$250 any one item with a maximum of \$2,000 in all. The above limits do not apply to any claims caused by a "Specified Peril" (as defined in the Master Policy)
7. Books, tools and instruments pertaining to a business, profession or occupation for an amount up to \$5,000 in all, but only while on your "premises". Other business property, including samples and goods held for sale are not insured.
8. Securities up to \$5,000 in all.
9. Money, bank notes, bullion, gold other than gold ware, silver other than silverware, platinum, coins, medals and medallions up to \$500 in all.
10. Watercraft, their furnishings, equipment, accessories and motors up to \$2,000 in all are insured only for "Specified Perils" (as defined in the Master Policy) and theft or attempted theft, loss or damage from windstorm or hail is insured if they were inside a fully enclosed building. Canoes and rowboats are also insured while in the open.
11. Garden type tractors including attachments and accessories up to \$5,000 in all.

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### ADDITIONAL LIVING EXPENSES:

Option 1: Limit CAD \$6,000

Option 2: Limit CAD \$8,000

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### PERSONAL LIABILITY COVERAGE (Option 1 and 2)

Your liability coverage covers damages for which you are legally responsible. We will pay up to the amount shown for each occurrence for bodily injury, property damage, or personal injury.

Limit	Coverage
CAD 2,000,000	Limit of liability coverage
CAD 5,000	Voluntary Medical Payments
CAD 1,000	Voluntary Property Damage

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The insured is requested to read this certificate, and if incorrect, return it immediately for alteration. In the event of any occurrence likely to result in a claim under this insurance, immediate notice should be given to BFL CANADA Insurance Services Inc.

**BFL CANADA Insurance Services Inc.**



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**Authorized Representative**

This summary of coverage is subject to all terms, conditions and exclusions of the Master Policy number noted on page 1 of this certificate. Underwritten by XN Financial Services Canada Inc. and Effected with certain Lloyds Underwriters under contract #B0621F33086315.

**FOR PURPOSES OF THE INSURANCE COMPANIES ACT (CANADA), THIS DOCUMENT WAS ISSUED IN COURSE OF LLOYDS UNDERWRITERS INSURANCE BUSINESS IN CANADA**

**THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE**