

# AGREEMENT TO PURCHASE INSURANCE UNDER MASTER POLICY # 4-449-1-0029

THIS DOCUMENT 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 COVERING PERSONAL PROPERTY AND PERSONAL LIABILITY TO 3<sup>RD</sup> PARTIES IN ORDER TO QUALIFY FOR TENANCY**

### CHOICE OF INSURANCE OPTIONS

**OPTION 1**

	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM</u>
<input type="checkbox"/>	<b>\$15,000</b>	<b>Personal Contents owned by the Tenant(s) in the above Suite Number</b> \$500. Deductible, including sewer backup, except \$1,200. for Earthquake	<b>\$11.00 / month</b> (Plus PST)
	<b>\$6,000</b>	<b>Additional Living Expenses</b> In the event the above suite cannot be occupied as a result of an Insured Peril	
	<b>\$2,000,000</b>	<b>Personal Liability Insurance</b> \$500 Deductible	

**OPTION 2**

	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM</u>
<input type="checkbox"/>	<b>\$30,000</b>	<b>Personal Contents owned by the Tenant(s) in the above Suite Number</b> \$500. Deductible, including sewer backup, except \$1,200. for Earthquake	<b>\$16.00 / month</b> (Plus PST)
	<b>\$8,000</b>	<b>Additional Living Expenses</b> In the event the above suite cannot be occupied as a result of an Insured Peril	
	<b>\$2,000,000</b>	<b>Personal Liability Insurance</b> \$500 Deductible	

**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 Tower Realty Group

**OPTION 3**

<div style="display: flex; align-items: center;"> <input style="width: 20px; height: 20px; margin-right: 10px;" type="checkbox"/> <span>Signature</span> </div>	<p>I/we have chosen to not to select either of the above options and acknowledge that it has been recommended I/we obtain a Tenants Insurance Policy from another provider. I/we have been asked to submit a copy of any such insurance policy to Towers Realty Group once obtained.</p>
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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 I/we must pay for the insurance coverage that has been selected. I/ we hereby authorize Towers Realty Group to collect the premium and any associated administration fees with my/our monthly rent payment, and to forward the premium to BFL CANADA Insurance Services Inc. on our behalf.

**COVERAGE EFFECTIVE:** BFL CANADA Insurance Services Inc. will bind coverage under the Master Policy effective 12:01am on the 1<sup>st</sup> day of the rental period and after the first payment of premium is received by Towers Realty Group. It is understood I/we will become insured effective as of that time, for the amount of insurance outlined on page 3 and 4. Coverage will apply only while occupying the listed Suite Number.

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

**PREMIUM:** It is understood that one month's notice of any changes in the premium rates, coverage limits and other changes to the insurance policy if any, 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 delivered. It is understood insurance will continue on a month-to-month basis as long as I/we occupy the listed Suite Number 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 Agreement), I/we understand this document represents the official insurance document and this document remains in effect until the cancellation of coverage 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 writing BFL CANADA Insurance Services Inc. at the below mentioned address.

**Consent & Disclosure:** Where (a) an Applicant for this contract gives 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 a false statement in respect of a claim, a claim will become invalid and the Insured's right to recover is forfeited. The Applicant(s) have reviewed all parts and attachments of this application and acknowledge that all information is true and correct and understand that this application for insurance is based on the truth and completeness of this information. Any and all individuals 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 amount above. I/we have voluntarily elected to purchase the insurance policy available through Towers Realty Group and have read and completed this Agreement to Purchase Insurance to apply for the coverage. I/we have read the Coverage Summary on the third and fourth pages of this Agreement to Purchase Insurance; 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:

Month / Day / Year

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

Month / Day / Year

*Towers Realty Group is not an Insurance Agent. Please do not address questions regarding the insurance to Towers Realty Group or any of their agents, staff or Caretakers..*

**Call 1 877 517 6513**

Ask for Tenants Program Specialist



**BFL CANADA Insurance Services Inc.**  
200, 1167 Kensington Crescent. NW,  
Calgary, AB, Canada, T2N 1X7  
Questions(s) 1-877-517-6513

## Master Certificate No: 4-449-1-0029

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### Certificate Period

This insurance is effective 12:01am on the first day of the rental period and after the first payment of premium unless otherwise stated on The Agreement.

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 the total 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 \$11.00 per month  
Gross Premium Payable \$16.00 per month

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### Forms Applicable to Coverage

5157 (06/2007) BC,-Property Coverages, Agency Termination Clauses 08 Oct 2007, 4033 (11/2013)-Earthquake Endorsement, 4067 (08/2012) Water Escape/Sewer backup Extension Endorsement, EN-MAS (09-12)-Electronic Date Recognition Endorsement

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### Applicable Courts

Worldwide

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### Notice of Claims

Please call BFL CANADA Insurance claims line 24/7 at **1-877-807-5662**

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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, any special limits that apply:

**Limit**  
(As per Option chosen)

**Coverage**  
Limit of Liability for household goods and personal belongings  
The deductible for each personal property loss is \$500  
The deductible for each personal property loss due to earthquake is \$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 stamp 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 claim 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 is 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 \$6,000.

Option 2 \$8,000.

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**Personal Liability Coverage- Section II**

<b>Coverage</b>	<b>Limit</b>
Legal Liability	\$2,000,000
Voluntary Medical Payments	\$5,000.
Voluntary Payments for Property	\$1,000.

Please see booklet for Special Limitations (Applicable to Section II)

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The insured is requested to read this certificate, and if incorrect, return it immediately for alteration. In the event of an 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 Lease Addendum underwritten by XN Financial Services Canada Inc. and Effected with certain Lloyd's 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**