

Why Buy Tenant Insurance?

Most tenants know that landlords have insurance on their buildings – walls, floors, doors, appliances. But tenants need to know that a landlord's insurance doesn't cover your personal belongings, such as furniture, if they're lost or damaged in a fire or by some kind of vandalism.

As well, tenants must pay for any damage they might accidentally cause to any part of a landlord's building. And tenants are financially responsible for any damage they may cause to the personal belongings of other tenants in those buildings. For example, if your cooking accidentally starts a fire that spreads to other units or other parts of your building, you may be responsible for paying the costs of repairing all damage to the building (including other apartments) and also for replacing anything that's damaged in the other tenants' units.

So, having tenant insurance can bring tenants some peace of mind.



Why should I get tenant insurance?

Tenant insurance helps you pay for damage to your personal property caused by theft, fire, smoke, water damage, vandalism or other similar acts. Even if you don't own a lot of expensive things, it can be very expensive to replace all your furniture, clothes, books, toys, CDs, computer and other electronics, sports equipment, jewelry and kitchen utensils.

Insurance also protects you from the cost of damage you may accidentally cause others. You could be held legally responsible, even if a guest to your home causes these damages. Also, guests who are injured in your rental unit may be able to sue you for damages. For example, if someone were to trip on a rug or fall off a step-ladder, you could be held legally responsible.

Is tenant insurance expensive?

Tenant's insurance is widely available at low cost. The exact cost depends on the amount of personal property covered in the policy and the amount of coverage. Considering the costs of replacing your possessions and the importance of protecting others, it can be a wise investment.

What kinds of tenant insurance is available?

Tenant insurance covers two basic areas: liability and contents.

Liability is similar to the liability coverage in a typical homeowner's insurance policy. It protects tenants if they or a guest damages the building. It also protects tenants if someone is injured in their rental unit and sues for damages.

Content coverage deals with the replacement or repair of lost or damaged possessions.

Another insurance feature to consider is **additional living expenses**. Under this kind of policy, the insurance firm will pay for the tenant's stay in a hotel or another apartment if the tenant cannot live in the damaged building or apartment while repairs are being done. Some policies may also include related items, such as meals and hotel room charges.

Make sure you know how long an insurance company is willing to pay living expenses – sometimes the insurance company will limit the costs to what they consider a reasonable amount of time.

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Why Buy Tenant Insurance? *(continued)*

What should I look for when considering tenant insurance?

There's no standard tenant's insurance policy, so it's wise to see what's available before you buy. Ask what situations your insurance covers. For example, some policies may exclude things such as vandalism or flood damage.

All risk insurance covers an extensive list of possible misfortunes, while **named perils** will cover only those situations specifically named in the insurance policy.

Ask if the policy covers the full cost of contents (actual cash value) or the cost to replace articles (replacement cost coverage).

Some policies include depreciation (the loss in value of items from wear and tear, over time), even though tenants have to pay full price for replacing their lost or damaged items. Also, be sure to insure not just

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the cost of the belongings, but also the cost of cleaning and repairing if needed (in cases of fire or water damage, for example).

Most importantly, ask your insurance provider to explain exactly what the policy covers – and doesn't cover. If you don't fully understand a particular term, have your provider explain it in detail. Some features you may want to ask about are:

- liability
- coverage
- additional living expenses
- replacement cost
- theft
- deductibles
- discounts
- scheduled articles coverage

Where can tenants buy tenant insurance?

Tenant insurance is available through most insurance companies and independent brokers. Prices vary, so shop around, and check to see exactly what the policy covers.

MAINTAINING HEATING EQUIPMENT FIREPLACES AND CHIMNEYS

Landlords are responsible for maintaining all heating equipment and for cleaning and maintaining fireplace chimneys. However, they are not responsible for cleaning ducts or ceiling vents, unless there's a block that prevents air from getting through to a room.

As a rule, landlords don't have to clean ducts for tenants who have allergies or breathing problems. Landlords may have to clean the ducts if the local health authority issues an order, or if the landlords' assurances about the ducts are found to be incorrect.

For example: A tenant may tell a landlord about an allergy to cat hair before agreeing to rent a unit. If the landlord gives assurances there has never been a cat in the unit and the tenant discovers, after moving in, that there's cat hair in the ducts, the landlord would be responsible for cleaning the ducts.

Landlords must always ensure the temperature in their rental units meets the minimum provincial standards. While there's no set date for turning on the heat, the temperature in a

building or unit can never be lower than 18.3°C (65°F) at any time of year. During the day, between 7:00 a.m. and 11:00 p.m., landlords must ensure the temperature does not go below 21°C (70°F). Tenants who believe a landlord is not meeting the minimum requirement, should contact their local Environmental Health Office.

The Residential Tenancies Branch generally considers it an emergency if a heating system is not working properly during the winter months and reminds landlords to do regular service and maintenance to ensure systems don't break down in cold weather.

Tenants are responsible for cleaning fireplaces, floors and wall vents in their units. If the furnace is in the rental unit, landlords can also ask tenants to replace furnace filters and should advise them how often to change them and what kind of filters to use.

Tenants and landlords who have questions or concerns about building repairs or maintenance, can contact the branch for information.

Controlling Bed Bugs

Tenants are required to keep their rental units in a state that complies with health standards. But, no matter how well people clean their homes, bed bugs are a common problem, especially in rental units that have high turnover in occupancy.

These small, brown, bloodsucking insects are mainly transported in luggage, clothing, furniture, beds and bedding. They can also crawl along water pipes, gutters, windows and walls. Having bed bugs does not reflect poor hygiene or bad housekeeping.

Bed bugs are quarter-inch (6.0 mm) ovals with broad flat heads and bodies. They feed mostly in dark or dimly lit spaces. They generally stay close to where humans sleep or sit for long periods and they prefer hiding in fabric (like the lining and seams of mattresses and couches), wood and paper surfaces.

Bed bug bites are generally painless, but the insect injects toxic saliva that can later cause severe itching or inflamed welts and sores. Scratching the bites can cause

infection that may require medical attention.

Getting rid of bed bug infestations takes integrated pest control management done by professionals. However, you can reduce the risk of transporting bed bugs from one location to another with some non-chemical methods:

- Wash bedding/clothing in hot water (50 C/120 F) and laundry detergent.
- Put materials in a dark garbage bag and leave in the sun for several hours.
- Load laundry directly into washer from basket or bag; put it directly into the dryer; and then into a clean bag or basket. Don't leave laundry on other machines, tables or floors.
- Dry laundry at high temperatures or hang on hangers from a shower head.

You can also reduce the risk of getting bed bugs by using caution when receiving

second hand beds, bedding, mattresses, clothes, furniture, etc.

- Before you buy second-hand items check with sales staff to see if items have been searched and/or treated for bed bugs.
- Check your furniture, clothes and bedding regularly, particularly if you have moved to a new place.



- Clean and vacuum regularly; immediately put the vacuum bag in a sealed plastic bag; and place it in an outside garbage container.

Bed Bug Infestations: Landlord and Tenant Obligations

Landlords are responsible for getting rid of an insect infestation on their properties. If a property has an insect infestation, **the landlord must:**

- Arrange for proper extermination of the insects as soon as possible.
- Inform the tenants of the problem and what steps the tenants must take (preferably in writing) to allow the exterminators to treat the problem properly.
- Inform tenants if any potentially harmful chemicals will be used to treat the infestation.

If tenants have to get rid of personal property because of bed bugs and it can be shown it was the result of the landlords' negligence in treating the problem, the landlord may be responsible for the tenants' financial loss.

Once a landlord has advised tenants about the steps being taken to

exterminate insects, **the tenants must** follow the directions of the landlord, including:

- Launder all bedding, clothing, furniture covers, etc.
- Vacuum the whole unit thoroughly, including beds, box springs, couches, chairs, stools, etc. Seal and dispose of vacuum bags in an outside garbage container.
- Ensure all food is kept in the fridge or in sealed, plastic containers and wash all kitchen and bathroom surfaces in hot, soapy water.
- Remove items from along walls/baseboards; clear shelves and storage areas; and cover the contents and furniture with plastic.
- Remove pets from premises.
- Allow four hours after extermination is done to re-enter the unit.

Tenants must co-operate with landlords in



getting rid of pests and follow the landlords' directions. Tenants who don't co-operate may receive written notice to vacate the unit. If tenants do not co-operate fully with the landlord and more pest extermination treatments are required because of it, landlords can file a claim against the tenants for the extra costs.

For more information, contact the Residential Tenancies Branch or visit manitoba.ca/rtb

CRIME ALERT REGARDING APARTMENT BREAK-INS

The Winnipeg Police Service reports an increase in apartment break-ins by a specific method of entry known as “**ICE PICKING**”. Culprits attack wooden doors with deadbolt locks by drilling through the wood on an angle at the top of the lock. Once an access hole is made with a drill the culprits use a piece of coat hanger or other similar object to insert into the hole and cheat the latch causing the deadbolt to disengage.

A suspect, recently arrested in the City described this method of entry and indicated that it is growing in popularity with the local criminal element. Several apartments have been entered using this specific method. Owners, Property Managers, Landlords, and Caretakers are being alerted to be on the look out for this type of entry method and encouraged to take steps to improve locking hardware and door security where ever possible. All break-ins should be reported to the Police.

All exterior Apartment/Suite doors should have **ESCUTCHEON PLATES** (also know as box strikes or wrap plates) installed to improve security. Escutcheon Plates with back plates or wrap-around door channels can be installed to any deadbolt lock. Plates are to be secured from the inside with carriage or hex bolts that cannot be removed from the exterior. These plates wrap around the door and will help prevent culprits from drilling through the wooden doors. There are basically two kinds of burglars, skilled professionals who often use tools as described with the ice picking method or opportunistic thieves who simply kick-in or force doors. The right lock hardware can deter the pro and defeat the opportunist. Culprits who force doors are often successful partly because of flimsy door locks and mounting hardware. But even poorly performing locks can be significantly strengthened by replacing the strike plate (the metal plate that's mounted on the door jamb and into which the lock's bolt slides) with a wrap around escutcheon plate. Adding a strong strike also improves the kick-in resistance of even the weakest locks.

Rental and Property Management Companies interested in upgrading the lock hardware on their units are encouraged to contact their local locksmiths for upgrade costs. A check with one local Locksmith company provided a price range of \$12.00 to \$30.00 for the purchase of various types of Escutcheon plates. For further information on Apartment Security please check out the Winnipeg Police Service web site at winnipeg.ca police under the Crime Prevention section.

Need information?

ONLINE
manitoba.ca/rtb

OFFLINE
in person or by phone

Visit your branch office Monday to Friday
from 8:30 a.m. to 4:30 p.m.

Winnipeg at 302-254 Edmonton Street
or call **945-2476**

Brandon at 157-340 9th Street
or call **726-6230**

Thompson at 113-59 Elizabeth Drive
or call **677-6496**

Toll free **1-800-782-8403**

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c/o Unit 7 - 1715 St. James Street
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