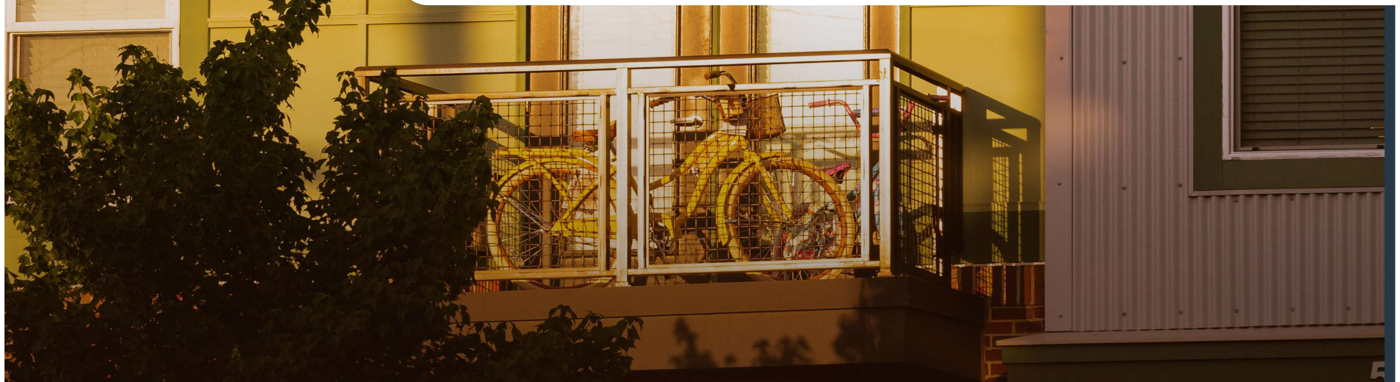
Access Sussex Tenant Information and Insurance portal online by scanning code or by visiting hubinternational.com/Sussex



Tenant Insurance

Liability and Property Coverage for Renters

Winnipeg Offices

Head Office
1661, 9th Floor Portage Ave
204-988-4800

Bison Drive Superstore
80 Bison Dr
204-253-7171

Grant Park
3180 – 1120 Grant Ave
204-988-4806

Kenaston Crossing
2 – 1650 Kenaston Blvd
204-985-8443

Kildonan Place
T84 – 1555 Regent Ave W
204-988-3460

McPhillips Street Superstore
2132 McPhillips St
204-633-4005

Polo Park
Unit L 127B – 1485 Portage Ave
204-985-8409

Southdale Square
140 – 115 Vermillion Rd
204-988-1180

Tuxedo Park
186 – 2025 Corydon Ave
204-988-1500

Unicity
6 – 3647 C Portage Ave
204-985-8428

Winnipeg Square
A 10 – 360 Main St
204-985-8424

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- Personal Insurance
- Risk Services

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WHY YOU NEED TENANT INSURANCE

The insurance that your landlord or property management company has on the building does not insure your belongings, regardless of how damage occurs. A fire, burst pipe or sewer backup in your building can cause damage to your personal property. The only way to avoid having to pay out of pocket to repair or replace your damaged property is by purchasing a Tenant Insurance Package.

Communal living comes with added risk. If you cause a loss, you are more likely to affect the people living around you or even the entire building. If you are found responsible for the loss of an entire rental property, whether it is a house, duplex, townhouse, basement suite or apartment complex, it could leave you in financial ruin.

WHAT IS INCLUDED WITH TENANT INSURANCE?

LIABILITY

Liability coverage is very important for tenants. Damage unintentionally caused to the building, other units or other tenants' personal property will only be covered if you buy a Tenant Insurance Package. Without a Tenant Insurance Package, you will have to pay out of pocket for those damages.

CONTENTS

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A fire in your building could affect you even if it occurs down the hall or on another floor. Smoke and water from firefighting can cause significant damage to your belongings. A Tenant Insurance Package will provide money to have your belongings professionally cleaned to remove smoke and soot damage, or replace the items if necessary.

ADDITIONAL LIVING EXPENSES

If there is a fire or major water damage and you have to move out of your rental, how will you pay for the extra expense? Your landlord is not responsible to pay for temporary accommodations if you have to move out of your unit. A tenant policy includes coverage for your additional living expenses to pay for a hotel or new rental place until you can move back in to your damaged unit.

OPTIONAL COVERAGE TO ADD

Sewer Backup
This is not available with the basic package, it must be added.

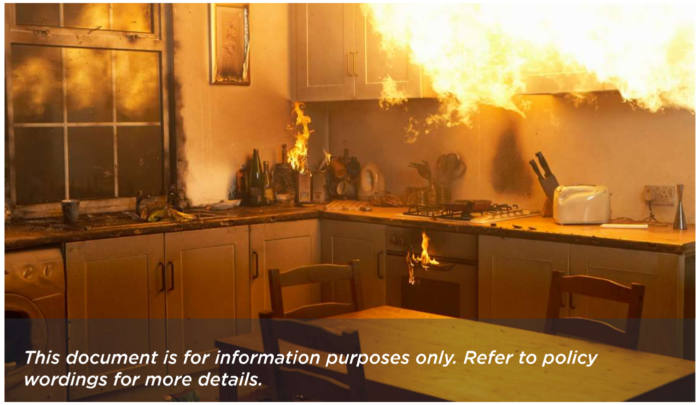
Scheduled Items
Increases coverage and reduces the deductible for items such as jewellery, bicycles, laptops and artwork.

OTHER THINGS TO CONSIDER

If you are moving, your comprehensive tenant policy can be transferred to your new location and may also cover your belongings for damage that occurs during the move.

Buying a tenant package helps build insurance history which may help reduce the premium for home insurance when you are ready to buy a house.

Help reduce claims in your building; never leave a burning candle unattended; only run your dishwasher or in suite washing machine when you are home.



This document is for information purposes only. Refer to policy wordings for more details.

IF YOU HAVE A CLAIM

HUB International has a 24-hour emergency claim line. If you have an emergency claim to report, you can call 204-792-7929 for assistance.

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