What does tenant insurance cover?

This insurance has three major component protection: contents, liability, and additional living expenses.

a. Contents insurance

This portion of the insurance covers the replacement, or repair cost of personal belongings of a tenant in case of fire or water damage as well as loss to personal items such as clothing, furniture, electronics and other household items.

For instance, if your TV is stolen during a break-in, Tenant's Insurance can pay for another TV.

b. Liability insurance

This insurance protects you in case someone gets hurt in your home while visiting. It covers hospital or medical bills as well as legal costs. It also covers you if your pet injures someone on or off your property.

c. Living expenses

This type of insurance will cover the living expenses like meals, hotel stay, groceries, and medical expenses you incur during the period your rented place is damaged, likely because of water damage, fire damage or pipeline leakage.

Please note that natural disasters such as Earthquake, flood or landslides etc. are not included in this insurance.

Always check with the insurance company and ask questions about the policy they provide before you purchase.

What is usually covered in tenant insurance in Corner Brook?

- Fire or smoke
- Theft or vandalism
- Water damage from burst pipes (not floods)
- Wind or hail (in most areas)
- Explosion
- Falling objects

- Damage from vehicles or aircraft
- Riot or civil commotion

Why Tenant Insurance is Necessary

- ∉ Your landlord's insurance only covers the building, not your personal belongings.
- ∉ It's often required by landlords as part of your lease agreement.
- ∉ Liability coverage can save you from large legal bills.

Where and How to Get Tenant Insurance in Corner Brook?

Some of the options are listed below.

MUN alumni can get this insurance with belairdirect(see the link attached for more information) alumni-savings

a. **BrokerLink- a brokerage and business insurance services**

Corner Brook - Herald Avenue location | BrokerLink

b. **Wedgwood Insurance Limited**

Wedgwood Insurance Limited - Opening Hours - 55 Park Street, Corner Brook, NL

c. **Crosbie Job Insurance Limited**

Crosbie Job Insurance, 14 Main St, Corner Brook, NL A2H 1B8, CA - MapQuest

d. **Hancock Financial Solutions**

Financial Advisors & Insurance Brokers Corner Brook, NL - Hancock Financial Solutions Inc.

How can I get Tenant insurance?

- Contact a local brokerage agent, get online quote or in person quote
- compare policies available with other policy coverage and prices
- Gather and provide essential information
- Review and purchase

How Much Does It Cost in Corner Brook?

On average, tenant insurance in Newfoundland and Labrador costs around **$399 annually**, which translates to approximately **$33 per month**.