

# Learn about tenant insurance

## Tenant information sheet

Toronto  
Community  
Housing



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### **What is tenant insurance?**

Tenant insurance is a type of insurance for people who rent their homes. This type of insurance is usually called contents insurance or renter's insurance.

### **Why do I need tenant insurance?**

Tenant insurance protects you from unexpected events like fire, flood, or theft. It can help replace your belongings, including food and medication. Insurance can also cover emergency costs, like hotel stays, if your home is damaged.

### **Who is responsible for tenant insurance?**

As a Toronto Community Housing (TCHC) tenant, you are responsible for getting tenant insurance. This responsibility is laid out in your lease.

### **Who does tenant insurance apply to?**

Tenant insurance applies to all leaseholders of TCHC units.

### **Doesn't Toronto Community Housing cover my insurance?**

Toronto Community Housing's insurance does not cover the cost of your tenant insurance.

### **Can I get tenant insurance through Toronto Community Housing?**

No. As a landlord, we do not sell insurance policies. You can get this type of insurance from any insurance provider you choose.

### **Am I covered under the TCHC insurance policy?**

No. The TCHC insurance policy covers damages to the building only. It will not replace your personal belongings if a fire, flood, or other emergency damages your home.

### **How much does tenant insurance cost?**

The cost varies. However, basic coverage can start at around \$15 to \$30 per month. You can lower the price by looking for discounts, bundling with car insurance, or adjusting your coverage. [Learn how to find affordable insurance.](#)

### **How do deductibles work?**

A deductible is what you pay before insurance covers the remaining costs. A higher deductible can lower your monthly payment. For example, if you have a \$500 deductible and you make a claim for \$1,500 in damage, you would pay the first \$500. Your insurance would cover the remaining \$1,000.

If you choose a higher deductible, your monthly insurance payments (called premiums) might be lower because you're agreeing to pay more if something happens. If you choose a lower deductible, your monthly payments might be high, but you'll pay less out of pocket if you make a claim.

### **Tenant insurance is too expensive. What are my options?**

Housing Services Corporation (HSC) Tenant Insurance offers insurance designed for tenants who live in social housing. You can get information about rates and coverage on their website at [hscorp.ca](https://hscorp.ca) or by calling [1-866-940-5111](tel:1-866-940-5111).

However, you can get tenant insurance from any provider you choose.

Compare quotes online, ask about discounts, and only pay for the coverage you need. You might also get a discount through your bank, school, or by bundling with other policies. Visit [torontohousing.ca/insurance](https://torontohousing.ca/insurance) to learn how to find affordable insurance that fits your budget.

## **I receive income from Ontario Works (OW) or the Ontario Disability Support Program (ODSP). Do I still need tenant insurance?**

Yes. You are required, under your lease, to get insurance for your unit and your belongings. If some or all your income is from OW or ODSP, these programs may cover the cost of contents insurance. Speak with your case worker to learn more.

## **How do I know what type of insurance is right for me?**

If you have questions about what kind of insurance is right for you, call the Insurance Bureau of Canada at [416-362-9528](tel:416-362-9528), Monday to Friday from 8 a.m. to 5 p.m. You can also visit their website at [ibc.ca](http://ibc.ca) to learn more.

## **Where can I learn more about tenant insurance?**

You can get more information in the following ways:

- At your regional office or service location, you can get literature on the importance of tenant insurance and how to find affordable policies.
- On our website at [torontohousing.ca/insurance](http://torontohousing.ca/insurance).
- Through the Client Care Centre at [help@torontohousing.ca](mailto:help@torontohousing.ca) or **416-981-5500**.
- By email at [risk@torontohousing.ca](mailto:risk@torontohousing.ca).

## **What happens if I don't have tenant insurance?**

If an incident occurs in your unit, like a fire or flood, and your personal belongings are damaged, you will need to cover the cost of replacing your items. If you are found responsible for damaging property or injuring another person, you may be responsible for all legal costs. This could include lawyer fees, settlements, or court judgment costs.

## **Can I be evicted if I don't have tenant insurance?**

No. At this time, you won't be evicted for not having tenant insurance. However, we do recommend getting coverage to protect yourself in case of emergency like fire or flood.

**How do I provide proof of tenant insurance to Toronto Community Housing?**

Once you receive your insurance policy, let your Tenant Service Coordinator (TSC) know the name of your insurance provider and your policy number. They will keep it on file for you.

**Who should I talk to if I have additional questions about tenant insurance?**

If you have questions about tenant insurance, contact [risk@torontohousing.ca](mailto:risk@torontohousing.ca).

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