

## FAQ Tenant's insurance program

Questions on this program contact Marsh Canada at 1-800-665-0765

- 1. I already have insurance for my personal contents and liability coverage through another homeowner or tenant insurance policy. I do not need to buy additional coverage while I am in residence at the University of Alberta.**

The University has purchased a master insurance policy for students living in residents at the University. This insurance is part of your lease agreement and comes at no additional cost to you. This program ensures all students in residence have consistent insurance protection in case of loss or damage to their personal property and/or liability arising from personal activities on or off campus. This insurance is considered 'primary' to any other insurance you may have in place or extended to you by another policy (parents).

- 2. What policy documentation will I receive to confirm this insurance protection?**

You will receive a Certificate of Insurance directly from Marsh Canada within 60 days of the start of the semester you join a Residence. This Certificate will be in your name outlining the insurance coverages provided by this policy along with a website address where you can access the policy wording.

- 3. What types of events are usually NOT covered by this insurance protection?**

Typical exclusions include wear and tear as well as intentional or criminal acts. Please refer to the policy wording and/or contact Marsh Canada directly to discuss this insurance program.

- 4. Does this tenant insurance cover me if I am no longer a tenant of the University?**

**No.** This insurance protection is a part of your lease. Insurance protection immediately stops when you are no longer a tenant of the University. You must arrange for separate insurance protection through Marsh Canada and/or any other licensed insurance broker when you leave University Residence. The University does not assist in anyway in this process.

- 5. What does this insurance cover me for?**

**\$10,000 limit for contents** coverage subject to a \$500 deductible. The policy provides coverage for all risks of loss or damage subject to exclusions. Claims will be settled on a replacement cost basis with no deduction for depreciation. As with all insurance claims, you will be required to prove your loss. This includes providing copies of invoices/receipts and/or any other documentation that is required by the insurer.

**\$1,000,000 limit for personal liability coverage** including legal expenses and compensatory damages. This is for 'accidental' damage to university or other people's property where you are alleged and/or found to be legally liable for the loss or damage.

**\$2,500 limit for additional living expenses**<sup>1</sup>. If your residence becomes unfit for occupancy due to an insured event, the policy will pay up to \$2,500 additional expenses incurred by the student to obtain reasonable temporary housing and/or hotel costs that are approved by the insurer's adjuster.

---

<sup>1</sup> Residence Services will initially work with any affected students to accommodate them elsewhere within the University of Alberta Residences at no cost to the student. If there is no available space for the student to move to then a claim can be made for Additional Living Expenses.

## 6. If I have a claim, who should I call?

You will need to contact Residence Services for repairs and Marsh/insurer for a claim.

### For Residence Services

#### **For Emergency Maintenance Repairs**

When is a repair considered an emergency or critical repair?

1. The problem jeopardizes someone's safety.
2. The problem will cause further damage or loss to University property.
3. The problem will significantly disrupt University activity.

Using these guidelines and your best judgement to decide whether something is a critical repair will help avoid delays in addressing regular requests.

**DO NOT submit an online request to report a critical maintenance issue like a water leak or an issue that may involve a risk to health or safety. Rather, contact your [Residence Services Office](#) or, during on-shift hours, contact your Resident Assistant (contact information is available in your residence's section of the [Current Residents](#) pages. For all emergencies outside of these hours, please contact Campus Control Centre at 780-492-4833**

#### **Non-emergency Maintenance Repairs**

To report a general maintenance or pest problem in your unit, submit a maintenance request online through your residence [account](#).

### For Claims

**If there is damage to University property, your personal property and/or damage to any property of others, please immediately notify**

#### **Marsh Canada Limited**

Toll-Free Number: **1 800 665 0765**

**And/Or**

#### **International Programs Group (IPG)**

Email: [excessuwclaims@ipgclaims.com](mailto:excessuwclaims@ipgclaims.com)

Direct Number: **1 888 780 7913**

As part of the claims process, you are responsible for notifying Marsh Canada of any potential claim. As part of this process, you must deal cooperatively with the insurers authorized representative (claims adjuster).