

# Why you absolutely need tenant insurance

If you rent your home, you may be wondering why you need insurance. The simplest answer is going without insurance can be extremely risky. While you may not think you have a lot of property to protect, it adds up quickly when you consider all your possessions. And protecting yourself against lawsuits for accidentally injuring, or damaging property of, others is extremely important. Tenant insurance from **Square One** starts at only **\$15/month**. So, why go without it?

## Decide what to insure

No one likes being overcharged. With a traditional tenant insurance policy, you pay to insure property you don't own. You get too much protection for china, silverware and furs, and not enough for computers, cameras and cell phones.

**For as little as \$15 a month**, you can get a personalized tenant insurance policy from Square One. With us, you choose what to insure and you only pay for what you need. You get blanket protection for your most common property, including clothing, electronics and other household goods. If you need it, you can get additional protection for specialty property.

## Protect against all major losses

Most policies make you specifically add and pay for critical earthquake and water damage protection.

Square One's comprehensive policy ensures you're well protected against all major types of losses, including fires, break-ins, and earthquakes. And, our policy includes broad protection against water damage. No paying extra.

For complete details on what is and isn't covered under your policy, please speak with one of our licensed agents.

## Get a quote tailored to your needs

**In just 10 minutes**, you to get a quote personalized to your needs. You won't be asked irrelevant questions or offered unnecessary protection.

Visit [squareoneinsurance.ca](http://squareoneinsurance.ca) to get a free online quote. Or if you prefer, call 1.855.331.6933.

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**squareoneinsurance.ca**

## Sample limits and premiums

The table below provides three examples of commonly selected limits of insurance and associated monthly premiums for apartments in the Lower Mainland.

Subject to meeting eligibility requirements, your monthly premium will reflect your specific needs and circumstances.

|                            | Example 1      | Example 2      | Example 3      |
|----------------------------|----------------|----------------|----------------|
| Personal property          | \$25,000       | \$40,000       | \$50,000       |
| Additional living expenses | \$10,000       | \$10,000       | \$10,000       |
| Personal liability         | \$1,000,000    | \$1,000,000    | \$1,000,000    |
| Standard deductible        | \$1,000        | \$1,000        | \$1,000        |
| Earthquake deductible      | \$2,500        | \$2,500        | \$2,500        |
| <b>Monthly premium</b>     | <b>\$16.22</b> | <b>\$21.14</b> | <b>\$24.39</b> |

## Receive a \$10 bill credit

You'll receive a \$10 bill credit when you buy a tenant insurance policy from Square One. Simply cite offer code **NACEL** when contacting us.

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