



After a severe weather event, tenants and landlords may have questions related to their insurance coverage

Many tenants and landlords may have questions related to their insurance coverage. Insurance Bureau of Canada has provided some answers below.

As a general rule, the first course of action for both tenants and landlords is to talk to each other to resolve any issues they have and to keep everyone safe.

○ **Who is responsible for cleaning and repair after wind damage?**

The landlord is responsible for ensuring the unit is in a habitable condition. In most cases, the landlord, or the landlord's insurance company, will pay for repairs to the unit caused by an insured peril.

○ **How long does a landlord have to repair a damaged rental unit?**

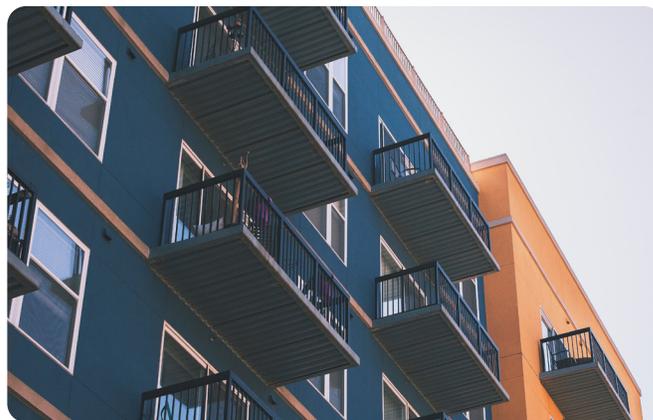
There is no set period for a landlord to repair a rental unit, it depends on the extent of the damage. However, landlords should attempt to repair the unit within a reasonable time.

○ **My belongings were damaged. Who is responsible for cleaning, fixing or replacing them?**

Tenants are usually responsible for their belongings. If you have tenant's insurance, your insurer will cover any loss or damage to your personal property. Read your policy closely to see what kind of damage is covered and call your insurer with any questions.

○ **Who is responsible for covering the cost of additional living expenses?**

Tenants are responsible for the cost of additional living expenses unless otherwise stated in the rental agreement. If you have tenant's insurance, read your policy closely to see if you have coverage for additional living expenses and call your insurer with any questions.



More insurance questions?

Call your insurance representative, visit [ibc.ca](https://www.ibc.ca) or contact IBC at **1-844-2ask-IBC** (1-844-227-5422)

AskIBCVest@ibc.ca (Western & Pacific regions)

ONCIC@ibc.ca (Ontario)

AtlanticCIC@ibc.ca (Atlantic region)