

Landlord and tenant issues and questions

As residents return home, many tenants and landlords have questions related to their insurance coverage. Insurance Bureau of Canada (IBC) has provided some answers below based on its own information and information provided by Service Alberta.

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 repairing fire 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, unless an Environmental Health Officer has inspected the property and issued an order to the landlord. However, landlords should attempt to repair the unit within a reasonable time. If tenants believe it is taking too long to repair the unit they can contact Alberta Health Services.

▶ **My belongings were damaged in the fire. Who is responsible for cleaning, fixing or replacing them?**

Tenants are usually responsible for their belongings. If you have tenant's insurance, 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 (ALE)?**

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.

▶ **My landlord says my unit needs to be inspected for environmental safety before I can move back in and to call my insurer about this. Is my insurer responsible?**

No, insurers have no responsibility or authority to inspect or to provide clearance for entry on health and safety issues. The tenant or the landlord can contact Alberta Health Services to discuss the process to determine whether it is in livable condition.

Residential Tenancy Dispute Resolution Service

www.servicealberta.ca/rtdrs

780-644-3000 (in Edmonton) 310-0000, then

780-644-3000 (toll-free)

Service Alberta Consumer Contact Centre

Edmonton: 780-427-4088

Toll free in Alberta: 1-877-427-4088

More insurance questions?

Call your insurance representative, visit **ibc.ca** or contact IBC at **1-844-2ask-IBC** (1-844-227-5422) or **AskIBWest@ibc.ca**
@insurancebureau

