



Every rental property is unique.
Shouldn't your insurance be
customized too?

LANDLORD INSURANCE TAILORED FOR YOU

Are you getting the insurance protection you need without paying for features you don't?

Furnished or unfurnished, your rental property offers a unique set of challenges. Travelers Landlord Insurance helps protect your investment property with coverages to suit your specific needs, including covered losses for your legal liability for injuries to a third party arising from your ownership of the premises.

It's a perfect time to review your coverage, because now Travelers lets you customize your policy to fit your needs and your budget. Here are a few things to think about.

Do you have enough protection for the property used by your tenants?

Most landlord property insurance policies offer coverage for contents you own located in the rental, such as appliances and household furnishings. For a Landlord Dwelling, you can add coverage for household furnishings if you have contents located at your investment property for the limit you need. For a Landlord Condominium, you are covered up to \$10,000 for household furnishings and can increase this limit to fit your needs.

What is the basis of payment for your personal property in the event of a covered loss?

For Landlord Dwelling, if you choose to add coverage for household furnishings, the basis of payment under the base policy provides settlement on an actual cash value basis. Likewise, for Landlord Condominium, the basis of payment under the base policy is settlement on an actual cash value basis. There is an option to add coverage for Household Furnishings Replacement Cost Loss Settlement Landlord, which upgrades the basis of payment to provide replacement cost for your contents.

Are you covered for rental income in the event of a loss?

Travelers will cover the loss of fair and reasonable rental income if the tenant cannot live in your rental property due to a covered loss. For a Landlord Condominium, the coverage is 50% of your household furnishings, and for a Landlord Dwelling it is 10% of your dwelling limit. There is an option to increase this limit to fit your needs.

Do you have the option to choose additional coverages that may not be included in the base policy?

Travelers offers a variety of optional coverages that can be added to your policy to ensure you have the protection you need. We also offer a specialty package for Landlord Dwelling, called the Roof and Siding Matching Package, that covers reasonable costs incurred to replace any part of the undamaged roof or siding to match the portion that was damaged. These coverages are also available individually.



Are you getting the water damage coverage you need?

Travelers offers Sewer Back-Up and Surface Water Coverage and Flood Water Coverage for landlord policies.

Do you get a discount for having a smart home protective device?

If you have a smart fire, burglar or water alarm that alerts your mobile device, Travelers offers a discount on your premium. We also offer discounts for centrally monitored alarm systems. It's just one of the many ways that can help you save money.

Are you maximizing all available discounts?

Landlord insurance policies are eligible for discounts that can help save you money, such as the Good Payer Discount, Loss Free Discount, Multi-Line Discount and more.

Are you protected from a premium increase after a claim?

Qualifying policies can purchase Loss Forgiveness. With Loss Forgiveness, the premium increase resulting from your first loss will be waived. This means the claim will not have a direct impact on your insurance premium.

The availability of coverages, including water-related coverages and limits, is subject to eligibility criteria and may not be available in all provinces and territories. Additional optional coverages and limits may be available. Contact your Travelers representative for details or go to travelerscanada.ca.

Even if your rental property is similar to others in the area, your needs are unique. Travelers lets you customize your policy by scaling up or down your coverage to give you the protection you need, so you're not paying for features you don't. Contact your broker today for more details.



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