

## LANDLORD AND TENANT INSURANCE PROGRAM

Quality homes that meet the needs and lifestyle of families and individuals living in Aboriginal communities are critical to ensure the success and sustained interest of housing within communities.

One of the barriers to this important step in community development is homes become virtually uninsurable after the occupant has completed the rent-to-own period. Without an adequate insurance program in place, the community is at risk from all the standard perils associated with residential dwellings.

In order for an individual to purchase a homeowners or commercial insurance policy from most insurance companies, the property must have received a fire protection rating. The majority of Aboriginal communities across Canada are located in remote settings where emergency, safety, and security resources usually do not meet the criteria needed to meet even the required minimum.

**We provide an affordable insurance solution for band owned, social rent-to-own, and privately owned housing.**

For homeowners, this program offers all risks coverage up to \$350,000 per house and up to \$50,000,000 per community. This includes both housing and contents.

Additional coverage extensions can include flood and earthquake, blanket coverage, loss of rental income, and liability insurance.

For tenants, our program offers coverage up to \$25,000 and includes additional living expenses, fire department charges, debris removal, mass evacuation coverage, and more.



## CONTACT US FOR A FREE QUOTE

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*Aboriginal Insurance Services Inc., ('AIS') is a majority Aboriginally owned specialty Managing General Agency, providing insurance programs, products, and services tailored to Aboriginal communities and Aboriginal needs through a national network of pre-qualified partner brokers.*