



Niagara Regional Housing

Notice No: 09-01

APPLICABLE TO:

DATE: January 9, 2009

<input checked="" type="checkbox"/>	Municipal & Private Non Profit
<input checked="" type="checkbox"/>	Co-operatives
<input checked="" type="checkbox"/>	Federal Non Profits
<input type="checkbox"/>	OCHAP/CSHP
<input checked="" type="checkbox"/>	Rent Supplement

<input type="checkbox"/>	Mandatory
<input checked="" type="checkbox"/>	For Information

Re: Social Housing Services Corporation – SoHo Insurance Inc.

The Social Housing Services Corporation has launched SoHo Insurance Inc., a Tenant/Member Insurance product which is available to all social housing residents in Ontario.

In the case of a disaster such as a robbery or major fire, most households could not afford to replace their belongings, such as furniture and clothing, without appropriate insurance coverage. It has been proven time and time again that personal insurance is an essential requirement for all households in Ontario. Housing providers have insurance to protect the building assets but do not carry insurance to cover tenant/members' personal belongings. Insurance is also available to cover damage to the property of others, through the tenant/member's own negligence or omission.

SHSC's new insurance program allows residents to protect themselves for as little as 40 cents a day. All social housing tenants/members are eligible as long as they pay their premiums. Tenants/Members on Ontario Works or receiving Ontario Disability Benefits may be covered for free, through their shelter allowance. Tenants in receipt of OW or ODSP should contact their caseworker to determine their eligibility.

Insurance Options

SoHo Insurance Inc. has two options available for social housing tenants.

Option1	Option 2
<ul style="list-style-type: none"> • \$10,000 of personal possessions • \$2,000 for additional living expenses if residence can't be lived in following an insured loss • \$300 deductible per occurrence • \$500,000 in legal/liability costs 	<ul style="list-style-type: none"> • \$20,000 of personal possessions • \$4,000 for additional living expenses if residence can't be lived in following an insured loss • \$300 deductible per occurrence • \$1,000,000 in legal/liability costs
1 Year: \$155.52 or 40 cents a day + tax	1 Year: \$207.36 or 53 cents a day + tax

Tenants/members can purchase this insurance by downloading and completing the application form from www.sohoinsurance.ca. For more information, please contact them directly at:

SoHo Insurance Inc.
390 Bay Street, Ste 705
Toronto, ON M5H 7O5
1-866-440-2492

Service Manager's Role:

NRH strongly encourages all tenants/members to obtain personal insurance coverage. Households are not required to obtain insurance through SoHo Insurance Inc., but should obtain comparable quotes from different insurance providers to ensure the best value.

Housing Provider's Role:

- Staff are required to provide this Notice to their Board of Directors for information purposes; and,
- The Board of Directors should encourage all residents to obtain personal insurance coverage and ensure that all residents are aware of the new SoHo Insurance program.

If you have any questions regarding this notice, please contact your Housing Administrator at (905) 682-9201.

(Original signed by Lora Beckwith)

Lora Beckwith, General Manager