Home insurance

Understanding the importance of the main types of insurance and the implications of not having them can help you make informed decisions to ensure the safety of your property and your loved ones.

If you are a tenant, you do not need to insure the building, as this is your landlord's responsibility. However, if you do not insure your belongings and the building catches fire, for example, you will not be financially compensated for the purchase of your belongings. Landlord's insurance does not cover the contents of apartments.

Avec la participation financière
Office de la protection du consommateur
Québec

Home insurance is not compulsory for tenants, but we strongly encourage you to take out insurance. Home insurance covers your possessions against theft, fire or other risks such as a broken water pipe, and includes « third-party liability ». This protection against civil proceedings for injuries or unintentional damage caused to others by your negligence, such as water damage or a dog bite, can avoid disastrous financial consequences.

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