

Comprehensive Tenantshield® Personal Insurance Broker Resource

rsabroker.ca



We protect what matters

At RSA Insurance, we understand that every client has unique needs. We also understand how dedicated you are to protecting them with the right coverage. For clients who rent their home or apartment, Comprehensive Tenantshield® offers contents coverage, generous sub-limits on their possessions, personal liability protection and a range of additional coverage options.

For more information, please visit us at rsabroker.ca/personal, or speak with your account manager or Personal Insurance underwriter today.



Your clients can get one AIR MILES® Reward Mile for every \$20 (including taxes) they spend on their home and auto policies from RSA.

Benefits for your clients

Included in every Comprehensive Tenantshield® policy

- All-risk coverage for the contents of the home
- \$1,000,000 in personal liability coverage and \$5,000 in coverage for voluntary medical payments
- Generous policy sub-limits, including items such as jewellery (\$7,000), freezer food (\$5,000), and bicycles or e-bikes (\$1,500)
- \$30,000 in coverage for financial losses resulting from identity theft, including legal fees and lost wages
- Coverage for lock replacement (up to \$1,500)

Additional coverage options

- Claims protection coverage to protect the policyholder's claims-free discount on renewal, should they submit a claim in the prior term
- Earthquake protection for personal property and additional living expenses
- Personal Catastropheshield, which provides increased liability limits and drop-down coverage for certain legal liability losses not covered by a typical home and auto policy
- Limited Sewer Back-up endorsement, which protects tenants from sewer back-up, septic and sump damage

Valuable discounts

A range of discounts—based on home security, multi-line policies and more—are also available, where eligible.

Outstanding service

RSA provides industry-leading performance, with coast-to-coast 24/7 support and Hassle-Free Claims® service guaranteed.

Benefits for you

Comprehensive Tenantshield® doesn't just benefit your clients—it also has advantages for you:

- Increases client loyalty
- Helps you acquire new clients
- Helps you increase business with existing clients (e.g., a second policy)
- Allows you to take advantage of retention tools, such as various discounts and AIR MILES® Reward Miles

© 2019 Royal & Sun Alliance Insurance Company of Canada. All rights reserved. RSA, RSA & Design, Hassle-Free Claims, Tenantshield and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada. RSA is a trade name of Royal & Sun Alliance Insurance Company of Canada. The information in this brochure is intended for promotional purposes only. It contains some information about coverages and services offered by RSA, but does not list all the conditions and exclusions which apply to described coverages and services. The actual wording of the policy and the local law govern all situations. ®™ Trademarks of AM Royalties Limited Partnership used under licence by LoyaltyOne, Co. and Roins Financial Services Limited. AIR MILES® offer not available in Manitoba or Saskatchewan. Collectors can get 1 AIR MILES reward mile for every \$20 in premium (including taxes). All AIR MILES offers are subject to the Terms and Conditions of RSA, and may be changed or withdrawn without notice. For full details, please see Terms and Conditions available at rsabroker.ca/airmiles.