

# FAQ'S

Frequently Asked Questions

- Q: How do I report a claim?  
*A: Please call Crawford Claims at 833-802-1490.*
- Q: How do I pay for my policy?  
*A: No payment is required: it is included your monthly rental fees.*
- Q: Are my roommates possessions covered?  
*A: All occupants listed on the lease would be covered by the insurance policy.*
- Q: How do I add my spouse/partner/roommate to the policy?  
*A: If they're on the rental contract they are automatically covered, if they're not listed on your lease you will need to contact Northview to discuss your options.*
- Q: Are my kids covered by the policy?  
*A: All the occupants that are listed on the lease would be covered by the policy.*
- Q: Is the policy per residential unit or per person in the apartment?  
*A: It's a per-apartment policy, and everyone who lives in your unit should be listed on your lease with Northview.*
- Q: How do I increase my coverage?  
*A: As promised, we're working on a complete Resident Insurance Package with options for increasing coverage limits and adding other products. As soon as we have information on when it will be available, we'll notify you by email and you'll see an update on our site. If you require additional coverage immediately, please contact Sharp Insurance directly, and they'll find the best coverage for your needs. When the resident package is available, Sharp will work with you to convert your policy to the resident program.*
- Q: Can I choose a lower deductible?  
*A: When we roll out the resident package/program we plan to offer options to change the deductible amount.*
- Q: If I have a claim, who do I pay the deductible to, and how do I pay it?

*A: The deductible is applied to the claim first, and then any covered loss in excess of the \$1000 is paid by the insurer. So if your claim involves replacement of a piece of personal property, for example, your TV/Stereo system, and the cost to replace it is \$3500, you will pay \$1000, and the insurer would cover the remaining \$2500.*

- Q: Is everything I have covered, or are there exclusions?

*A: Like any policy there are exclusions and those are detailed in your policy wordings located under “documents” when you sign into the portal.*

- Q: I have an expensive piece of jewellery/art/stamp collection; is it covered?

*A: If the lost item is subject to a limit, which is detailed in the policy wording, that limit would apply. If the available coverage isn't adequate, you may be able to purchase an additional policy to cover the item(s), please contact Sharp Insurance to discuss your options.*

- Q: How do I prove what I had if it's stolen?

*A: Best practise is to have an inventory or take a video once a year of everything you own and keep it in a safe place.*

- Q: Do I have to buy my insurance through this program or can I shop for my own policy?

*A: You always have the option to opt out of the Northview resident insurance policy, however, as the cost is included in your rent, there is no financial benefit to not participate. You are welcome to purchase an excess policy to meet your specific needs. You can call Sharp Insurance to discuss your options.*

- Q: How do I cancel my policy?

*A: The policy will renew annually on your move-in date. If you move out of your unit, the policy will automatically cancel. There is no need for you to take any action.*

- Q: Can I cancel the policy – I have my own insurance policy

*A: This policy is included in as part of your rental contract so there's no benefit for you to cancel it. If you would also like to keep the policy you already have, in order to ensure you have adequate coverage for example, you can certainly do that. In the event of the claim, both policies would respond proportionately.*

- Q: Can I opt out of the insurance, I don't want it.

*A: You can opt out of the policy, but as the premium is included in your rent, there will be no financial benefit to canceling. If you would like to opt out, please contact your landlord.*

- Q: Can I include the car insurance through this company?

*A: No, this policy does not include vehicles. If you like, you can contact Sharp Insurance to purchase your auto policy through them (in Alberta and Ontario only at this time).*

- Q: What if my roommate moves out – how do I get them off the policy  
*A: As they would be removed from the lease agreement, they would also be removed from the policy.*
  
- Q: My parents are coming for a visit – is their stuff covered while they are here?  
*A: Yes, up to the policy limit*
  
- Q: If I go on vacation are my things that I take with me covered?  
*A: Yes*
  
- Q: What if the airline loses my luggage – is that covered?  
*A: Yes*
  
- Q: If I move out of this building can I take my policy with me or does it stop?  
*A: If you move out of the building your insurance stops. You would need to purchase your own policy for your new residence unless you move into another building that has an insurance program.*
  
- Q: How does my policy renew?  
*A: Automatically, annually on your original move in day/month.*
  
- Q: Will I receive documents in the mail?  
*A: No, all the documents will be available through the online portal which you will have a login user name and password for.*