



# Home Insurance Information Guide

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## Individual Home Owners

Individual home owners who hold a mortgage are required to maintain life insurance, property protection, and liability insurance on the dwelling while they are the registered owners and occupants. Mortgage holders are required to submit home insurance documents to the Housing Department annually. Individual home owners who do not carry a mortgage are responsible to obtain their own individual house insurance; we recommend all individual home owners to protect their home and contents with insurance.

## Tseshah Elders 65+

Where a member of Tseshah First Nation is 65+ years old Tseshah will cover the cost of insurance of the structure of the primary residence. Elders are responsible for obtaining insurance policies and submitting to the Housing Manager to process payment.

## Social Housing & Band-Owned Homes

Where a member resides in a social housing Tseshah First Nation is responsible for obtaining and paying for structural house insurance on all social housing units and band-owned homes. Members who reside in social housing or band-owned homes are responsible for obtaining content insurance to cover the loss of personal belongings. The cost of personal insurance is the responsibility of the tenant. Tseshah First Nation is not responsible for replacing tenants' personal belongings.

*If you have any questions please contact the Housing Department at 250-724-1225.*