

# CAPREIT COMMUNITY

ISSUE 2 | 2025  
www.capreit.ca

CONNECTING RESIDENT COMMUNITIES ACROSS CANADA

## Ask Mark Anything

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#BESTPLACETOLIVE



CANADIAN APARTMENT  
PROPERTIES • REIT

## JUNE IS TENANT INSURANCE MONTH AT CAPREIT



Many people believe tenant insurance is a big expense, but the truth is—it's a small price to pay for security and financial protection. Insurance helps safeguard your belongings and ensures you're not left facing costly surprises when the unexpected happens.

This month, we're excited to share special pricing offers from Westland Express and APOLLO Insurance! Be sure to check the Resident Portal for exclusive promotional details that make securing your coverage easier and more affordable than ever.

If you don't currently have insurance, now is the perfect time to explore your options. The cost of coverage is often much lower than the financial burden of replacing lost or damaged items due to events like fire, theft, or natural disasters.

Protect your home, safeguard your wallet, and enjoy peace of mind — all at a price that makes sense!

Happy Tenant Insurance Month!

## ASK MARK ANYTHING

### Mark Kenney President & Chief Executive Officer



#### What is tenant insurance and why do I need it?

Tenant insurance, also known as renters' insurance, is essential for protecting your personal belongings and providing liability coverage while you're renting with CAPREIT. While a housing provider's insurance covers the building structure or the land, it doesn't cover your possessions or protect you against liability for damages or injuries. Tenant insurance can also help with additional living expenses if you need to temporarily relocate due to an event like a fire. It's a smart way to ensure you're financially protected against unexpected incidents.

#### What happens if I don't have tenant insurance and something goes wrong?

Without tenant insurance, you'd be responsible for covering the cost of replacing your belongings, paying for liability claims, or even funding temporary housing out of pocket. Tenant insurance ensures you're financially protected when the unexpected happens.

#### Is tenant insurance expensive?

Many people believe tenant insurance is costly, but it's actually one of the most affordable ways to safeguard your financial well-being. For the price of a few coffees a month, you can secure protection for your belongings and avoid unexpected expenses.

#### What should I do if my housing provider requires proof of tenant insurance?

If your management team asks for your proof of tenant insurance, simply request a certificate of insurance from your provider. This document will confirm that you have an active tenant and insurance policy and outline the coverage details. Providing this certificate to your management team helps them ensure that all residents have proper coverage, contributing to the overall safety and risk management of the property.



## TENANT INSURANCE IS MORE AFFORDABLE THAN YOU THINK!

While the price of tenant insurance can vary depending on factors like location, for most Canadian renters, the average premium can be just \$1 a day!

For the price of one everyday purchase each month, you can secure protection for your belongings and peace of mind. It's a small investment that makes a big difference!



### CONSIDER THE VALUE OF THE THINGS THAT YOU HOLD DEAR

Things happen unexpectedly. Even if your belongings aren't high-value, the cost of replacing everyday essentials can add up quickly. You would have to replace against any loss you may be left to cover, for damages to your own belongings, your apartment, and those affected.



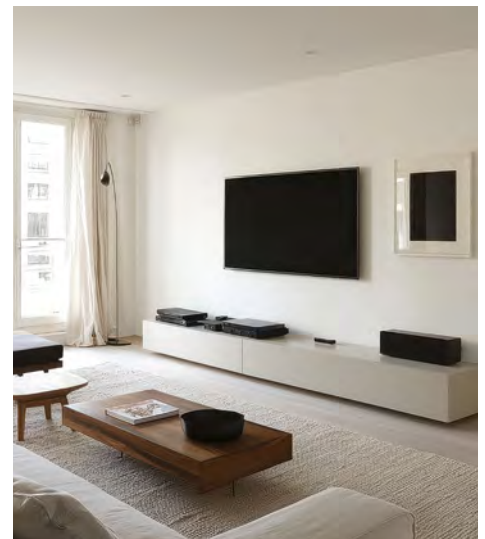
BEDROOM

Bedroom Set - \$2000  
Linens - \$500  
Clothes and Shoes - \$3,000



KITCHEN

Cookware - \$500  
Coffe Machine - \$200  
Microwave -\$200  
Food - \$200



LIVING | DINING ROOM

Dining Table & Chairs - \$800  
Sofa - \$1000  
Flat Screen TV - \$900  
Shelving Unit - \$500  
Wall Art - \$200  
Coffee Table - \$200

Liability coverage can save you from significant expenses if someone is injured in your home or if you accidentally cause damage to someone else's property. Paying a small monthly premium to protect your belongings could potentially save you thousands in the future. Carrying a valid tenant insurance policy will give you peace-of-mind to know your belongings are protected from potential risk.

CAPREIT residents can take advantage of promotional rates offered through June by Westland Express and APOLLO Insurance.

**Don't forget to email your proof of insurance to [tenantinsurance@capreit.net](mailto:tenantinsurance@capreit.net) or provide a physical copy to your Management Office. For questions, contact our Tenant Insurance team at 416-354-0120 or [tenantinsurance@capreit.net](mailto:tenantinsurance@capreit.net).**

\* Please verify coverage details with your insurance provider.

# Fire Safety at Home: Everyday Hazards You Might Overlook



It's easy to think of fire safety as something handled by alarms and emergency responders, but real prevention starts with the small choices we make every day. The forgotten phone charger, the unattended stovetop, and the e-bike battery charging in the wrong place are all seemingly harmless habits that can quickly turn into fire risks.

Here are a few unexpected risks to watch for:

## Forgotten Kitchen Dangers

Most people know leaving the stove unattended is a fire hazard, but everyday habits can also increase risk. Cooking with oil? A sudden grease flare-up can ignite instantly. Toasters and microwaves? Crumbs or food debris can overheat and catch fire. Clean appliances regularly and keep a lid nearby for smothering flames.

## Overloaded Outlets & Hidden Electrical Risks

Power strips can seem harmless, but plugging multiple high-wattage devices into one outlet can cause overheating. Charging your phone overnight under a pillow? A covered charging cable traps heat, increasing fire risk. Ensure cords are in open spaces and replace frayed wires immediately.

## Electric Bike and Scooter Battery Storage

Electric bikes and scooters are becoming more common, but improper battery storage can be a serious fire hazard. Never charge or store electric bikes and scooters on a balcony—weather exposure can damage batteries. Instead, keep them indoors in a cool, dry place and use only manufacturer-approved chargers. Please contact your management team to learn more about your community policies regarding electric bikes and scooters.

## Dryer Vents

Dryer vents may not seem like a fire hazard, but lint buildup is a leading cause of home fires. Make sure to clean the lint trap before or after every load, and avoid overloading the dryer, which can lead to overheating.

CAPREIT conducts regular fire safety system checks to ensure all residents are protected. Help these inspections go smoothly by:

- Keeping fire safety areas clear and avoid placing furniture or decorations in front of alarms, sprinklers, or emergency exits.
- Never tampering with smoke detectors or safety equipment. These devices must remain functional to detect fires and keep everyone safe.
- Following inspection notices. When a fire safety check is scheduled, ensure inspectors have easy access to alarms and equipment.



### Tenant insurance explained

It's important to have the right coverage to ensure that you're protected no matter what happens.

### Protection for your belongings

Think about all the things you own, mainly how many boxes it would take to move all your belongings. Throughout the years, that can quickly accumulate. This goes beyond furniture, including electronics, clothing, jewellery, sporting equipment, and other valuables.

Renters need to have the right insurance to cover the expense of replacing their belongings if something happens.

### Liability coverage

Another critical aspect of tenant insurance is liability coverage. If an accident occurs such as leaving something in the oven and you cause damage to not only your unit but also the rest of the apartment building, you would be responsible for that damage. Liability coverage protects you.

### Living expenses

Having something happen to your home can be extremely stressful. Tenant insurance can take away some of that stress during a claim when you are unable to stay in your residence.

Additional Living Expense coverage is there to help cover the cost of alternative living arrangements over and above your normal costs during this time. This includes assistance with the additional cost of meals over and above your normal cost until you're back home or have access to cooking facilities in your temporary accommodation.

## Exclusive June 2025 offers for CAPREIT residents!

- ▶ 10% off tenant insurance
- ▶ A chance to win **one of three \$500 cash** prizes in our WLX giveaway!

Simply go to [westlandexpress.ca](https://westlandexpress.ca) and click **Get a Quote**, then click on **Get Tenant Insurance** and proceed to enter the information required.

**Have questions?** Ask our support team  
via email: [support@westlandexpress.ca](mailto:support@westlandexpress.ca)

Visit [westlandexpress.ca](https://westlandexpress.ca)

# Protect What Matters



Tenant insurance is recommended by CAPREIT and **may be required** in your lease.

Protect yourself, your home and your financial security in just minutes.

## SAVINGS FOR CAPREIT RESIDENTS

All **CAPREIT** residents get a **10% discount!**

Already insured? Tenants save **\$73 / year on average** when they compare and switch to APOLLO\*



**GET A  
QUOTE!**

[apollocover.com/lp/capreit](https://apollocover.com/lp/capreit)



**Win AirPods Pro 2**  
Contest ends June 30th, 2025\*\*

Tenants with an active APOLLO policy will be entered to win 1 of 5 pairs of AirPods Pro 2!



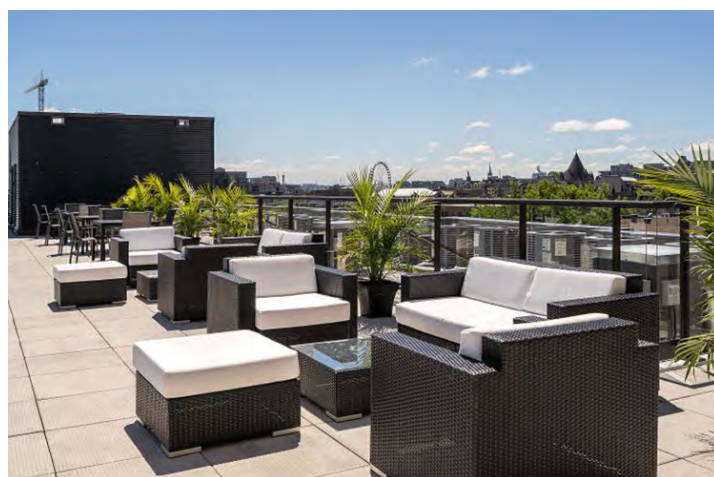


## Introducing the Newest Member of Our CAPREIT Family **Glö2 in Montréal, Quebec**

We are thrilled to introduce the newest addition to our CAPREIT community: Glö2, nestled in the heart of downtown Ville-Marie, Montréal.

More than just a residence, Glö2 offers an invitation to experience the best of urban living, where culture, creativity, and connection thrive. Surrounded by the city's pulse, residents enjoy effortless access to Montréal's rich artistic, social, and outdoor scenes, all while having a beautifully designed space to call home.

At CAPREIT, we believe in fostering communities that feel like family, and our management team looks forward to engaging with residents, fostering meaningful connections, and supporting the vibrant community at Glö2.





### Domaine Bellerive | Laval, Québec

The team at Domaine Bellerive in Laval, Québec, held an Easter celebration. It was a wonderful success. The Easter Bunny brought the magic, chocolates were shared, and little artists shined in our colouring contest. Thanks to all the families who joined in the festive fun.



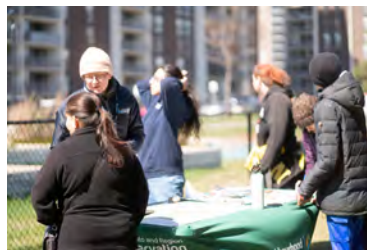
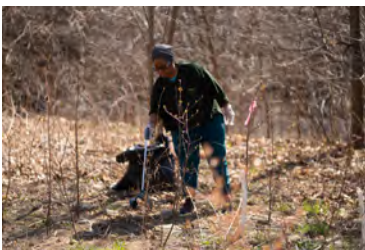
### Domaine Bellerive | Laval, Québec

On Friday, May 9, 2025, our property team had the joy of celebrating Mother's Day at Domaine Bellerive in Laval, Québec with a special resident event. To honour the incredible mothers in our community, beautiful tulips and roses were shared as a small token of appreciation for all that they do.



### Knightsbridge Kings Cross | Brampton, Ontario

On Earth Day in April, residents of our Knightsbridge Kings Cross community in Brampton, Ontario and CAPREIT property team, came together with Toronto and Region Conservation Authority (TRCA) for a community clean-up event. It was great to see everyone working together to ensure this beautifully maintained property was ready for a new season. Many also took this time to kickstart their garden plots, in preparation for summer. Thank you everyone who showed up, rolled up their sleeves, and helped to make a difference.



### Holyrood Square | Edmonton, Alberta

On May 8, 2025 our property team at Holyrood Square in Edmonton, Alberta had the privilege of delivering donations to Ronald McDonald House Charities as part of CAPREIT's CAPGiving "Basic Needs, Big Impact" campaign. Throughout April, CAPREIT teams collected essential toiletries to support families staying at Ronald McDonald House during challenging times.

We extend our gratitude to all residents who contributed to this amazing initiative. Thank you for making a difference!







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