

You might be wondering...

Do Homeowners policies cover customer's stored goods?

Some homeowner policies provide protection for items stored away from home for 30-90 days, some may exclude entirely. For coverage clarification, customers should inquire with their insurance broker or company.

Why is there a need for tenant insurance?

A self-storage customer's property is not insured by the self-storage facility. Therefore, it is each customer's responsibility to insure his or her own goods. Tenant insurance coverage can cover losses due to an event beyond the self-storage facility's control.

Tenant Insurance Covers Loss or Damage Caused by:

- Fire
- Smoke
- Lightning
- Hurricane
- Burglary
- Hail
- Building collapse
- Explosion
- Vandalism

...and more!

Excluded Perils Not Covered by Insurance:

- Loss or damage caused by or resulting from failure of the Insured to use every reasonable means to save and preserve the property insured at and after time of loss
- Damage resulting from wear and tear, gradual deterioration
- Moths, insects, vermin
- Mould or mildew, wet or dry rot
- Atmospheric condition and or changes in temperature

Items Not Covered by Tenant Insurance:

- Jewelry, financial records, currency, deeds, documents, works of art
- Antiques, securities, stamps
- Motorized vehicles (licensed or not, such as motor scooters, ATVs, motorcycles, and/or lawnmowers) these should be insured on an Auto Policy

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Silicrest Storage offers insurance underwritten by Tripemco.

Items worth storing are worth protecting.