

Firefighters want change after latest insurance disaster

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The weekend blaze at a Beverley Street apartment block left a few residents homeless and many more penniless as none of the tenants in the building had renter's insurance.

The revelation sparked the United Fire Fighters of Winnipeg to take action once the smoke had cleared, announcing the launch of an educational and political blitz to tackle a problem they see far too often.

The Beverley blaze caused an estimated \$625,000 in property damage. Starting around 5:15 a.m., it forced 18 residents -- including 12 children -- to evacuate.

"Hopefully by this time next year, you won't be running any more stories about how families have lost everything to a fire a week before Christmas," said UFFW President Alex Forrest. "It's a tragedy. And we try to help, but it's become bigger than us to handle."

Forrest estimates 90 per cent of people who live in low-income housing, are on government assistance or live in the inner city are not covered by any insurance whatsoever. "But this issue is not just in the inner city," he said, "it happens across the city."

Landlord's insurance doesn't cover personal belongings or damage accidentally caused to any part of a building or other tenants. Having tenant insurance can provide peace of mind and is widely available at a low cost.

What to look for when considering tenant insurance:

- Ask about the situations your insurance does not cover. Some policies exclude things like vandalism or flood damage, for example.
- Ask if the policy covers the full cost of contents -- the actual cash value -- or the cost to replace articles.
- Ask if your policy includes depreciation, or the loss of value of items over time.
- Make sure to negotiate the costs of cleaning and repair, and not just the cost of belongings.
- Ask your insurance provider to explain exactly what the policy does and doesn't cover.
- Make sure to specify coverage of things like additional living expenses and theft.

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