

Tenant Insurance from Duuo

Policy Summary.

Duuo by Co-operators wants to make insurance easy, flexible, and online. That's why our tenant insurance (or renters insurance) has been designed for people who actually rent. With Duuo you go month-to-month, and then turn it off when you don't need it anymore. Easy!

Features

No service fees

There are no service, cancellation, or hidden fees of any kind.

No deductible on Liability claims

\$0 deductible for Liability claims. \$1,000 deductible for most personal property - contents damage claims.

Fully online and flexible

Easily purchase your policy online. A new policy is issued each month automatically. Cancel any time. Submit claims online.

Instant Certificates of Insurance

You can easily email yourself your Certificate of Insurance to show your Landlord.

Coverage

Liability coverage

Should a claim be made against you (for your actions &/or the premises where you reside) for bodily injury or property damage, we've got you covered.

Liability limit

Limits of Personal Liability available:
\$1,000,000 or \$2,000,000.

Personal property - Contents

Limits of coverage available:
\$25,000; \$50,000; \$75,000 or \$100,000

Additional coverages

- Personal property temporarily away from premises - max limit \$10,000
- Personal property in Storage - max limit \$10,000 for 60 days
- Personal property temporarily removed from premises for protection - max limit \$10,000 for 90 days
- ALE (Additional Living Expenses)
Limit is equal to 40% of the limit of insurance for personal property - contents selected

Additional coverages - no deductible

- Credit or Debit Cards, Forgery, Counterfeit Currency - max limit \$5,000
- Fire Department Charges - max limit \$5,000
- Identify Fraud Recovery Expense - max limit \$5,000
- Legal Expense Coverage - max limit \$5,000
- Consequential Loss
- Freezer, refrigerator, and food
- Funeral Benefits - max limit \$5,000

