

Tenant Insurance from Duuo

Policy Summary

Duuo was created by Co-operators to make insurance easy, flexible, and online. That's why our tenant insurance (or renters insurance) has been designed with you in mind.

Features

Zero deductible on liability claims

There is no deductible on our Personal Liability policy. That means we pay if something happens, not you. We provide affordable options for personal property and contents damage deductibles to suit your budget.

No fees

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

Fully digital and extremely flexible

Purchase policies and submit claims online in just a few minutes. No longer need a policy? Cancel your coverage at any time!

Certificates of Insurance

Certificates of Insurance are easily accessible from your email or Duuo account.

Coverage

Liability coverage

Should a claim be made against you for Bodily Injury or Property Damage while you're a tenant, we've got you covered. We pay for compensatory damages awarded against you, up to \$2,000,000. Your policy is also designed to cover the costs to defend you against lawsuits and allegations.

Liability limit

Choose from Personal Liability limits of \$1,000,000 or \$2,000,000.

Personal property limits

Customize the protection limits for your belongings, starting from \$10,000 all the way up to \$150,000.



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Policy highlights

Support with accommodations

Issues like water seepage may lead to a displacement from your residence for several weeks until the necessary repairs are concluded. Rest assured, during this time, we'll handle supplementary accommodation costs if you can't live in your home.

Personal property coverage

Duuo has unique coverage limits designed to protect personal belongings like bikes, collectibles, and other items.

Damage to your home

Coverage for damages to your home from things like fire, water, or smoke.

Personal Liability coverage

Did you know that tenant insurance protects you against liability claims outside your home? This even applies to other countries, so go ahead and embark on your next vacation with confidence.

Coverage for your children's belongings

Our policy automatically extends coverage to the belongings of your kids while they are away at school.

Legal advice

Caught up in a legal situation? With Duuo, you'll have access to legal advice, and, in certain scenarios, we'll pay for the related legal costs as well.

This summary is not a contract and is offered only for a quick glance at the benefits of the coverage. For the contractual agreement, please refer to the policy wording that is offered in English and French only.