

Instructions for Completing and Submitting Certificate of Insurance

COMPLETING THE CERTIFICATE OF INSURANCE:

In order to comply with the Retirement Homes Act 2010 (the Act), you are required to submit an original Certificate of Insurance to the RHRA which demonstrates that you have extra expense insurance coverage from an authorized insurer.

Specifically, the Certificate of Insurance must demonstrate that the insurance policy includes:

- extra expense insurance coverage to pay for the cost of providing alternate accommodation for all residents of a specific retirement home for no less than 120 days, as a result of a loss or damage to the home caused by a peril for which insurance is reasonably available;
- the Certificate of Insurance must show the limit of extra expense insurance applicable to the policy;
- coverage for each home owned by the licensee; and
- if more than one retirement home is insured under the same policy, or if an aggregate loss or occurrence limit applies to the policy or certain perils, that an extra expense limit is provided per location without being subject to an aggregate limit.

If more than one retirement home is insured under the same policy, please attach a list of all retirement homes insured under the policy and the limit of extra expense insurance for each retirement home, or please provide a separate Certificate of Insurance for each retirement home.

And:

- The RHRA is named as a Certificate Holder;
- The Insurer will provide, to the RHRA, 30-day notice of cancellation or of any material change in the extra expense insurance coverage;
- The policy is currently in effect; and
- Renewal certificates or certificates for policy period extensions will be provided to the RHRA within 15 days of the expiry date of the policy.

The Regulation requires you to maintain this coverage for loss or damages arising from a peril for which insurance is reasonably available which should include, but is not limited to, broad form property insurance with extensions for flood, earthquake, sewer back-up, and boiler and machinery/equipment breakdown insurance.

SUBMITTING THE CERTIFICATE OF INSURANCE

The Certificate of Insurance must be issued by an authorized insurer, as defined under the Act. The authorized insurer may use its own standard Certificate of Insurance form.

For your convenience the RHRA has developed a web-based form to collect your information. To access the form please [click here](#). You may complete the form or forward to your insurer.

Completed forms may also be submitted to the RHRA by:

Email: licensing@rhra.ca

Fax: 1-416-352-1730

Mail: Retirement Homes Regulatory Authority
55 York Street, Suite 700, Toronto, ON M5J 1R7 ATTENTION: Licensing

Definitions and Requirements

A summary of the requirements relating to extra expense insurance, as defined in the Retirement Homes Act, 2010, Regulation 166/11, section 5.1 is provided below. Please note that this is a summary. You may view Regulation 166/11, section 5.1 at www.rhra.ca (under Governance and Regulation).

A. Definitions

As defined in the Retirement Homes Act, 2010, Ontario Regulation 166/11, section 5.1,

“extra expense insurance” means an insurance policy with respect to a retirement home under which the insurer undertakes to pay for the additional costs of providing reasonable accommodation and care to residents of the home for a period of no less than 120 days if, as a result of loss or damage to the home, the licensee is unable to safely provide the normal accommodation or care in the home to those residents, and the loss or damage is a peril for which insurance is reasonably available.”

“authorized insurer” means an insurance provider licensed under the laws of a jurisdiction in Canada to undertake insurance.

B. Summary of Extra Expense Insurance Requirements

As defined in the Retirement Homes Act, 2010, Ontario Regulation 166/11, section 5.1 the following requirements apply to extra expense insurance:

It is a requirement for the issuance of a licence to operate a specific retirement home that the applicant has demonstrated that the applicant has obtained extra expense insurance with respect to the home, or will obtain it, from an authorized insurer and will maintain it in full force and effect.

Every licensee of a retirement home shall at all times, maintain in full force and effect extra expense insurance from an authorized insurer.

The Registrar may at any time request that a licensee give the Registrar a certificate of insurance issued by an authorized insurer that demonstrates that the licensee has the extra expense insurance and the licensee shall provide the certificate within the time period specified by the Registrar.