Padder

Ontario

How to make a claim

Padder Guarantor: four steps

1 Enforce your lease

Follow your standard enforcement process and keep records of the steps you take and your tenant communications. Begin your Initial Action (an eviction or rent action, or settlement negotiations) no later than **60 days** after the first missed rent payment.

2 Notify Padder within 45 days

Submit a Notice of Tenant Default within **45 days** of the first missed rent payment.

3 Re-list within 7 business days

Once you've regained vacant possession, re-list the unit within **7 business days**.

4 Submit your claim within 60 days

Submit your claim within **60 days** of the Coverage Event: regaining possession after an eviction, after an early-termination agreement made with the insurer's written consent, given before it was signed, or after the tenant abandons the unit.

Tenant holds only Padder Deposit?

There's no Notice of Tenant Default and no re-listing step. Enforce your lease as usual, then submit your **Last Month's Rent claim** within **60 days** of the Coverage Event, with the rent ledger and tenant communication log. If the tenant also holds Padder Guarantor, follow the four steps above.

Your claims checklist

With your Notice of Tenant Default

- [ ] Tenant communication log (recommended): an email thread, call notes or a consolidated log

With your Padder Guarantor claim

- [ ] Up-to-date rent ledger (charges, payments and the outstanding balance)
- [ ] Signed lease
- [ ] Proof of the Coverage Event: the LTB order or settlement, the signed early-termination agreement and the insurer's written consent, given before it was signed, or your statement and evidence of abandonment
- [ ] Proof of re-listing, such as a listing screenshot
- [ ] Legal notices, orders and any money judgment, if applicable (for example N4, L1)
- [ ] How the last month's rent deposit was applied, if you held one
- [ ] Updated tenant communication log, and any other supporting documents

Ontario Claims Centre

Padder Guarantor | Padder Deposit

Deadlines, documents and forms

Questions about a claim

claims@padder.com or +1 (289) 536-7111, Monday to Friday, 9:00 AM to 5:00 PM ET

This guide summarizes the claims process. Your policy wording governs coverage, conditions and limits.

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What a Padder Guarantor claim looks like

An example tenancy. Rent stops on **January 1**, the landlord regains possession on **May 1** and a new tenant moves in on **June 1**.

From the first missed payment to reimbursement

DATE	WHAT HAPPENS	WHAT YOU DO
Jan 2	**Rent is not paid.** The tenant is in default.	Within **60 days**, start an eviction or rent action (for example, file an L1 with the LTB) or open settlement talks. An N4 on its own doesn't count. Keep records of every step and tenant communication.
By Feb 16	**45 days** since the first missed payment.	Submit the Notice of Tenant Default. Our claims team may contact the tenant to attempt a resolution.
May 1	**You regain possession** at the end of your usual repossession timeline. This is the **Coverage Event**. Four months of rent are unpaid.	Note the date. Your re-listing and claim deadlines both start from today.
By May 12	**7 business days** since you regained possession.	Re-list the unit and keep a screenshot of the listing.
Jun 1	**A new tenant moves in.** The unit sat empty for May.	Nothing to do. May's rent is claimable as rent lost while re-leasing.
By Jun 30	**60 days** since the Coverage Event. Claim deadline.	Submit your claim with the signed lease, rent ledger, N4, L1 and LTB order, proof of re-listing and your communication log.

What this claim reimburses

Unpaid rent to the Coverage Event (Jan to Apr)	**4 months**
Rent lost while re-leasing (May)	**1 month**
Total covered Rent	**5 months**

Rent means base rent only. Each month is capped at the Monthly Rent Limit and the total at the Maximum Rent Liability on the policy declarations. Rent lost after the Coverage Event is capped at two times the Monthly Rent Limit, and only covered if you re-list on time. Any last month's rent deposit you hold is applied to January first.

Illustrative example only. Dates assume a non-leap year. Your policy wording governs coverage, conditions and limits.