

# Resident Insurance Solutions

## Frequently Asked Questions (FAQs)

Questions	Answers
<b>What is VIU by HUB?</b>	VIU by HUB is an online insurance platform that makes it simple to shop for and compare insurance coverage. It allows you to get quotes from multiple top-rated insurers for home, auto, renters, and other types of insurance, all in one convenient location.
<b>Why is FirstService Residential offering resident insurance solutions?</b>	We partnered with VIU by HUB through our affiliate FS Insurance Brokers to provide our residents with an easy, stress-free way to find the insurance coverage they need. This is part of our commitment to enhancing your living experience and providing valuable services that make your life easier. Whether it's time for each resident's annual renewal or an opportunity to explore better coverage options, this service offers quotes from top national insurers for home, auto, and more, all in one place.
<b>What do I need to know as a board member?</b>	Did you know that 60% of insured households are underinsured on their homeowner's policy, and residents often only discover this when it's time to file a claim? This can create significant extra costs and frustration and can also impact neighbors with property damage or disruptive projects nearby. As a homeowner, you understand this challenge. And as a board member, you want the best protection for all residents but know that navigating insurance requirements can be complex for everyone.
<b>How do I access VIU by HUB?</b>	Simply visit the platform online, enter some basic information about yourself and your coverage needs, and start comparing quotes immediately. Visit <a href="http://www.fsresidential.com">www.fsresidential.com</a>
<b>Is there any cost to use VIU by HUB?</b>	There is not cost. The VIU by HUB platform is completely free for FirstService Residential residents. You only pay for the insurance coverage you choose to purchase, directly to the insurance company.
<b>Do I have to buy insurance through VIU by HUB?</b>	This is not a mandatory program. This is a voluntary service provided as a convenience to our residents. You're free to obtain insurance wherever you prefer. We simply want to make it easier for those who choose to use this option.

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**What types of insurance can I get quotes for?**

VIU by HUB provides quotes for various types of coverage including: VIU by HUB provides quotes for various types of coverage including:

- Homeowners insurance
- Auto insurance
- Renters insurance
- Umbrella/excess liability coverage
- And other personal insurance products

**Will I get personalized service or is this just an automated system?**

While the platform is designed for easy self-service, you'll have access to licensed insurance professionals when you need guidance or have questions about your coverage options. You get the best of both worlds—convenience and expert support.

**How quickly can I get covered?**

In many cases, you can get quotes in minutes and be covered the same day. The exact timeline depends on the type of coverage and insurer you choose, but VIU by HUB is designed to make the process as fast and efficient as possible.

**Who should I contact if I have questions about VIU by HUB or need help?**

For questions about accessing or using the VIU by HUB platform, you can contact VIU by HUB directly through their customer service. For general questions about this resident benefit program, you can reach out to your FirstService Residential management team—we're here to help!

**Is this program available in Canada?**

Currently, VIU by HUB is only available to residents in U.S. communities. However, we're exploring options to bring similar insurance benefits to our Canadian residents in the future. Stay tuned for updates!

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For questions about accessing or using the VIU by HUB platform, you can contact VIU by HUB directly through their customer service. Visit [www.fsresidential.com](http://www.fsresidential.com)

**How do I get a quote?**

Visit [www.fsresidential.com](http://www.fsresidential.com)

**Where do I get more information about this program?**

Visit [www.fsresidential.com](http://www.fsresidential.com)

*FS Insurance Brokers, an affiliate of FirstService Residential, has partnered with VIU by HUB to provide insurance solutions to clients of FirstService Residential. As part of this partnership, FS Insurance Brokers earns a share of the commission received by VIU by HUB, at no additional cost or markup to you.*

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