



**DONOVAN**  
INSURANCE BROKERS

Winter 2011

72 Regina Street North  
Waterloo, ON N2J 3A5

Tel: 519-886-3150



# News & Views

**YOUR CUSTOMER SERVICE TEAM  
OF REGISTERED BROKERS  
PH # 519 886 3150**

|                               |                             |                                  |
|-------------------------------|-----------------------------|----------------------------------|
|                               |                             |                                  |
| Amanda DeOliveira<br>Ext. 250 | Courtney Fisher<br>Ext. 243 | Heather Mellor-Lundy<br>Ext. 229 |

## Are you at Risk?

Fire can be devastating and deadly. Follow some of these basic tips to help prevent a possible fire in your home.

- ◆ Mount your fire alarm in the centre of the room, hall or stairway, away from doors, windows, air register, fan or vents.
- ◆ If your alarm is connected to the wiring system of your house, you should always use a qualified electrician to do the installation and ensure you check the alarm after installation is complete.
- ◆ Test your alarm by pressing the test button monthly
- ◆ Although battery operated devices warn you when they need to be changed, the batteries should be changed annually.
- ◆ Trim candle wicks before lighting, never put them near a draft or vent, and make sure they are on a flat sturdy surface. Keep them out of reach of pets and children.
- ◆ Unattended cooking is the number one cause of fires. Keep pot-handles turned in when cooking. Roll up your sleeves while cooking and keep your kitchen free and clean of any greasy mess, including the hood and fan filters.
- ◆ Install a carbon monoxide detector it will offer you further protection from lethal emissions.

## Wood Stove or Fireplace Check List!

**Inspect and clean your chimney.**

- ◆ The *Technical Standards and Safety Act 2000* requires homeowners to have heating appliances inspected, including chimneys or vents.
- ◆ Check stove pipes and connections.
- ◆ Check for creosotes.
- ◆ Check walls for excessive heat.
- ◆ Protect your walls and floor from heat and sparks.
- ◆ Install a rain cap.
- ◆ Watch for any warning signs.

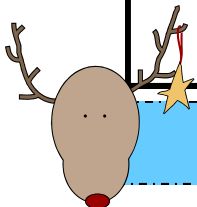
Alert your Insurance Broker when a fire or smoke loss has occurred.

**Do not get caught at Christmas Time!**  
A home policy protects students' belongings while they are temporarily living elsewhere attending school, and provides personal liability protection if students accidentally hurt someone or damage the residence they're staying at. Has your child graduated or permanently moved out?  
Do they require insurance?

## Gaps in Insurance? Plug them with umbrella coverage.

As more parents carpool and volunteer for school field trips or outings with their children's friends, they may need extra liability coverage. An Umbrella coverage provides an extra layer of protection over the primary liability coverage on Home & Auto policies.

Home Business | Auto | Commercial | Farm | Agri-Business | Liability  
Bonding | Marine | Umbrella Liability | Group | Fleet



IBAO  
Award of  
Excellence  
2011



# Kevin's Korner



Right to left, Kevin Donovan, Tam Good, Jacquelyn Schulz, Dianne Monteiro all from Donovan Ins. Brokers & Peter Burns Chairman of the Board IBAO .

Donovan Insurance Brokers Inc. was presented with the Insurance Brokers Association of Ontario (IBAO) 2011 *Brokerage Award of Excellence* (over 10 employees category) during IBAO's 91st Annual Convention.

IBAO's membership includes over 12,000 brokers province-wide and its *Awards* event highlights the achievements and initiatives of its most outstanding members through their local work as business people and as involved and caring community citizens.

Donovan Insurance Brokers Inc. sponsors a number of local causes including Scouts Canada, Big Brothers, Big Sisters, Lutherwood and the Rotary. As a non-rotary member, Kevin has been awarded the Paul Harris Award which is in recognition to Kevin's high professional and personal standards and his dedication to "service above self." The standards were lived by the founder of Rotary International, Paul P. Harris. Kevin Donovan, President of the Brokerage is also co-chair of the Ontario General Insurance Hockey Tournament in Kitchener and as co-chair Kevin has raised over \$300,000. for the support of Camp McGovern.. IBAO CEO Randy Carroll said "Insurance Brokers are known to be very involved in their community. Donovan Insurance Brokers Inc. is a great example of a brokerage equally committed to their consumers as they are to their community"

"We are very honoured to have been nominated and to have received this award."

*Kevin Donovan*

## Donovan Insurance Brokers

Big enough to know, small enough to know you!

*Remember that your best insurance is an insurance broker.*



### Winter Hours

- Friday, December 23rd, 2011— Closing at 1:00 p.m.
- Monday, December 26th, 2011 — Closed
- Tuesday, December 27th, 2011— Closed
- Monday, January 2nd, 2012 — Closed

◆ **Regular Hours Monday—Friday 8:30—4:30 p.m.**

◆ **Help us to help you. Please call to make an appointment!**



STAFF  
ANNOUNCEMENT  
We would like to  
congratulate  
Heather Mellor-Lundy  
on her recent marriage.

### TIP FOR THE HOLIDAYS!

Everyone will be busy trying to get to work, to the mall, to get the kids to skating in time, just remember "Tis the Season to be Jolly". Show patience in driving, be mindful of the snow piles in Shopping Mall parking lots, and show courtesy on the roads as the Winter Season gives us new challenges.