

Summer 2012

DONOVAN
INSURANCE BROKERS

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News & Views

Smoke Alarms and Things to Know

ASK YOURSELF THESE QUESTIONS

DO YOU KNOW IF YOU HAVE HOLES IN YOUR INSURANCE COVERAGE?

ARE YOU INVOLVED IN VOLUNTEER WORK?

ARE YOU OPERATING A HOME BUSINESS?

DO YOU KNOW IF YOU ARE COVERED FOR UNFORESEEN LIABILITIES?

An umbrella policy covers holes you may not know you have in your existing coverage. If you own a swimming pool, trampoline or ATV, or if you volunteer, let us know so we can help protect your assets. We'll be glad to tell you how an umbrella policy can work for you. Call or e-mail us today with any questions that you may have!



Talking on a Cell Phone while driving = four times

more likely to get into an accident. This includes texting, e-mailing using iPods, Play Stations.

- ◆ 80% of vehicle collisions in North America are due to this type of distraction.
- ◆ Turn off your cell phone while driving or pull off the road to take your call.
- ◆ It is important to obey the law. Arrive Alive!



Like our Newsletter? Then please Like us on Face book :)

Congrats to Cheryl Wilson for moving to our Group Department!

Have you had renovations or upgrades recently done to your home?

Make sure to let your insurance professional know of any changes you make to be fully covered in case of a claim.

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



Amanda DeOliveira
Ext. 250

Heather Mellor-Lundy
Ext. 229

Courtney Fisher
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Are you looking at saving money on insurance?

How many insurance companies do you currently deal with? Are you shopping by cost or by coverage? Much like purchasing anything else, we may be able to reduce your cost by combining coverage to a multi-policy. Give us a call for a combined estimate that makes good sense at 519 886 3150 and Bundle Up!

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

News & Views

YOUR COMMERCIAL TEAM OF REGISTERED INSURANCE BROKERS
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Are you Covered for Your Home Based Business?

If you run a business from your home, your home insurance may NOT provide adequate coverage for your business.

Most home insurance policies exclude or restrict business property and exclude liability on premises on which a business is conducted.

If your business does not qualify for a home based business endorsement, we would be able to look at your risk and provide you with the appropriate commercial business insurance policy.

Give us a call for more information !
519 886 3150

No Worries

Let us look after shopping for your insuranceleave the worries behind!
We are your independent insurance broker representing you in the time of crisis. We have a variety of packages available so you can spend your time relaxing, not worried about having your insurance coverage in place.



Create a Home Fire Escape Plan and Put it into Action!

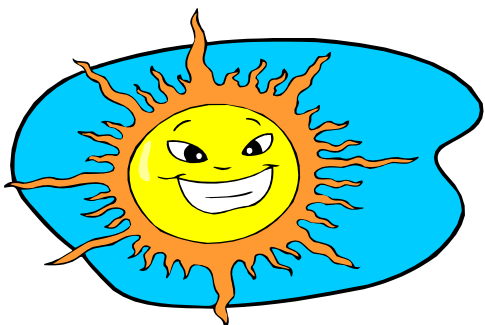
Having a fire escape plan is a fundamental part of home safety. In the event of a fire, it's much easier to execute a practiced plan vs. trying to improvise on the spot. Take the time now to create your plan using a floor plan of your home. Remember to practice your plan with the entire household a couple of times a year, both during the day and night (when most fires occur).

- ◆ Don't stop to get dressed or collect valuables.
- ◆ Drop low to the floor. Keeping low and close to the floor prevents inhalation and burn injuries from super heated gases.
- ◆ Test the door with the back of your hand before opening it. If it is hot, use another exit if possible. Be prepared to slam the door shut if you need to.
- ◆ Do not go back into the house, call 911 from outside the home.
- ◆ If you are unable to escape the room you are in, protect yourself by stuffing the vents and door cracks with clothes or bedding. If you have a phone in the room call 911 and tell them you are in the home. Hang something in the window so you can mark your location from the outside. Stay low to the floor, as that will be the coolest and safest spot.

Donovan Insurance Brokers

Big enough to know, small enough to know you!

Kevin Donovan



◆ Summer Hours 2012

- Friday, June 29 - Close at 1:00 pm
- Monday, July 2 - Closed
- Friday, August 3 - Close at 1:00 pm
- Monday, August 6 - Closed
- Friday, August 31 - Close at 1:00 pm
- Monday, September 3 - Closed

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

◆ *Help us to help you, please call to make an appointment!*