

*Tips, strategies, and advice to help you
choose the right insurance coverage from
your insurance broker*



STAYING INTOUCH

Winter 2013

CHOOSING THE RIGHT INSURANCE...



IT'S EASIER THAN YOU THINK!

CHOICE IS IMPORTANT TO ALL CONSUMERS. WE KNOW YOU HAVE MANY OPTIONS WHEN IT COMES TO BUYING INSURANCE. HOWEVER, IF YOU WANT INDEPENDENT, UNBIASED, UNINFLUENCED, PERSONALIZED ADVICE, THERE IS ONLY ONE CHOICE. AND THAT CHOICE IS AN INDEPENDENT INSURANCE BROKER.

Independent insurance brokers work for you—not for a call centre, an insurance company or a bank. As your independent insurance broker, we are your consultant and advocate - and we're with you every step of the way. As your life and insurance needs change, whether it's marriage, a new home, young drivers or the toys that come with retirement, we can tailor an insurance product that fits you perfectly.

Don't settle for one-size fits all solutions. By properly assessing your insurance needs, we can help you purchase customized insurance products that match your needs. Because we represent many insurers, we search the marketplace for the best insurance coverage for you. Unlike direct agents who can only sell the product

of the Insurer or bank they work for, we offer more choices, unbiased advice and insurance that fits. This is our advantage for you.

And remember, when you deal with an independent insurance broker, you get a licensed and highly trained insurance professional working for you. From the application process to the never anticipated claim, we're here to guide you, offer advice and advocate on your behalf. You're never alone and never just a number. We're insurance experts and we're on your side.

It's no wonder we say... **Your Best Insurance, is an Insurance Broker.**



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DO YOU USE YOUR VEHICLE FOR BUSINESS USE?

MOST INSURANCE COMPANIES CLASSIFY VEHICLE USE INTO ONE OF THREE CATEGORIES—COMMUTING TO WORK OR TRANSIT, COMMERCIAL USE OR PLEASURE AND ERRANDS ONLY.



While these categories accurately describe the driving behaviour for most people, some drivers who use their vehicle for business purposes have faced a dilemma. Do they report they only use their vehicles to commute to work, or do they acknowledge they use their vehicles for commercial purposes and face higher premiums? The answer is “yes”, you must disclose the proper usage of your vehicle in order to be properly insured but make sure you are clear as to the extent that you use your vehicle for business.

If you drive your vehicle to work, but also use it to visit clients for limited business, you may need **Incidental Business Use Rating** and for a small increase in premium, you won't have to worry about having any problems at the time of claim. Imagine the hardship of finding out you are unable to collect after an accident, especially after faithfully paying your insurance premiums because you failed to disclose the actual use of the vehicle. Don't be caught in a situation like this! If in doubt, talk to us about your vehicle usage and see if you need **Incidental Business Use!**

COMMERCIAL VEHICLE INSURANCE ISN'T JUST FOR BIG TRUCKS!

If you work as a plumber, painter, carpenter or as some other type of contractor, you may need to be rated for Commercial Use instead of commute to work. Whether you are self-employed or work for a larger company doing this type of work, your insurance company could deny any claim if you failed to disclose the Commercial Use of your vehicle.

Other uses that may require a commercial vehicle policy include real estate sales, fast food delivery, catering and landscaping or snowplowing services to name a few.

It is important that we know how you use your vehicle so we can recommend the best coverage to suit your needs. If in doubt call us—we are “On Your Side.”

