



# News & Views



Summer 2014

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

Q: Are My Children's belongings still insured if they take them away to school and they are not in the house?

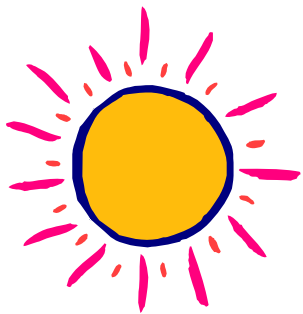


A: Most property policies define "insured" to include a student who is enrolled in and attends a school, college or university and who is dependent on the Named Insured or their spouse.

Your home insurance policy provides coverage for personal property used by any student insured under the policy who is temporarily living away from home (on or off campus) for the purpose of attending school, college or university .

## It's a Fact ! Being Neighbourly Can Combat Crime

How well do you know your neighbours? Many neighbourhoods are filled with virtual strangers, but the lack of familiarity could be a safety risk. Many residents are already vigilant about preventing crime and ensuring neighbourhood safety. Block watches are one way to go beyond solo efforts, bring together willing participants maybe develop a working e-mail distribution list to communicate suspicious or unlawful behaviour. Be watchful and report suspicious activity no matter how trivial it may seem.



### Your Summer Maintenance Checklist:

- ◆ Inspect Air Conditioning & clean filters
- ◆ Check roof for damage to shingles, tiles & seals
- ◆ Check sheds and garage
- ◆ Inspect sealing around windows and doors
- ◆ Check septic system and have pumped if necessary
- ◆ Check water heaters for leaks
- ◆ Check and reset GFCI & test exhaust fans
- ◆ Test smoke alarms and carbon monoxide detectors
- ◆ Air out damp basements on dry, sunny days



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It is often difficult to understand the changes that happen in insurance rates and coverage.

- ◆ Climate episodes continue to be more frequent and have caused water damage claims to surpass fire damage claims. The insurance industry responds to these type of changes by adjusting coverage and rates.
- ◆ As your auto renewals come due, you should experience a lower auto rate, on average we are seeing rate decreases around 6% providing there has not been a change to your situation.

We are here to help our customers navigate the nuances of insurance coverage. Donovan Insurance Brokers strives to be

*Big Enough to Know.....Small Enough to Know You !*

*Kevin Donovan*

Heather, Dianne & Brenda are our friendly greeters both on the phone & at reception in the office.

Heather Dakins  
Reception  
519.886.3150



Brenda Dunn  
Reception  
519.886.3150



Dianne Monteiro, CAIB  
Manager, Administration  
Ext. 234

[dmonteiro@donovaninsurance.com](mailto:dmonteiro@donovaninsurance.com)

*We would like to take this opportunity to thank you for having confidence in us as your insurance brokers. "Thank you" for being our customer.*



**YIKES!  
BROKEN  
PIPES!**



Water Damage to commercial property can be very costly to your building and contents. However, water damage affects much more than just property. It can disrupt your business and, more importantly impact the health of you and your employees. Accidental water damage can stem from a damaged sprinkler head, a small leak in a pipe, sewer back up or develop over time where tree roots have affected underground pipes or other equipment.

Water damage manifests itself in many ways, so it should be included in any preventive maintenance program.

*Call us to discuss preventative measures.*

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## Your Personal Team of Registered Insurance Brokers

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Ext. 242  
Personal &  
Commercial  
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Charles  
Zhang  
Ext. 240  
Sales  
Broker



Nasir  
Malik  
Ext. 223  
Sales  
Broker



Jim  
Moser  
Ext. 224  
Sales  
Broker



Jacquelyn Schulz  
Manager  
Personal Lines  
& Groups  
Ext. 254



Ria  
Distefan  
Ext. 248  
Customer  
Service  
Broker



Amanda  
DeOliveira  
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Broker



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Mellor-Lundy  
Ext. 229  
Customer  
Service  
Broker



Joanne  
Pinkerton  
Ext. 236  
Customer  
Service  
Broker



## Your Commercial Team of Registered Insurance Brokers



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Manager  
Commercial Lines  
Ext. 226



Tom  
Radcliffe  
Sales Broker  
Ext. 231



Ray  
Bauer  
Sales Broker  
Ext. 238



Mike  
Fischer  
Sales Broker  
Ext. 227



Shelley Fraser  
Customer  
Service Broker  
Ext. 246



Mary Ann Millar  
Technical  
Service Broker  
Ext. 222



### Summer Hours 2014

- Monday, June 30, 2014 Closed
- Tuesday, July 1, 2014 Closed
- Friday, August 1 Close at 1:00 pm
- Monday, August 4, 2014 Closed
- Friday, August 29, 2014 Close at 1:00 pm
- Monday, September 1, 2014 Closed



### Regular Hours 2014

Monday - Friday  
8:30 am - 4:30 pm

*Have a Safe  
& Happy Summer !*