

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



STAYING INTOUCH

Summer 2014

SAFER ROADS FOR A SAFER ONTARIO

IF YOU'RE CAUGHT DRIVING WITH A BLOOD ALCOHOL CONCENTRATION (BAC) FROM 0.05 TO 0.08 (KNOWN AS THE "WARN RANGE"), THE POLICE CAN IMMEDIATELY SUSPEND YOUR LICENCE UP TO THREE DAYS FOR A FIRST OCCURRENCE, SEVEN DAYS FOR A SECOND OCCURRENCE AND 30 DAYS FOR A THIRD OR SUBSEQUENT OCCURRENCE. IN EACH CASE, THERE IS ALSO A \$150 ADMINISTRATIVE PENALTY.



These roadside licence suspensions cannot be appealed. Suspensions will be recorded on the driver's record for up to five years and will be considered when determining consequences for subsequent infractions.

Consequences for driving with a 0.05 to 0.08 "Warn Range" blood alcohol concentration are as follows:

FIRST TIME

- 3-day licence suspension
- \$150 Administrative Monetary Penalty

SECOND TIME (WITHIN 5 YEARS)

- 7-day licence suspension
- Mandatory education program
- \$150 Administrative Monetary Penalty

THIRD TIME (WITHIN 5 YEARS)

- 30-day licence suspension
- Mandatory alcohol treatment program
- Six-month ignition interlock licence condition
- \$150 Administrative Monetary Penalty

SUBSEQUENT INFRACTIONS (WITHIN 5 YEARS)

- 30-day licence suspension
- Mandatory alcohol treatment program
- Six-month ignition interlock licence condition
- Mandatory medical evaluation
- \$150 Administrative Monetary Penalty

These changes came into effect May 1, 2009. As your insurance broker, we care about you and your family. Any accident caused by an impaired driver can be devastating. Whether you're involved in an accident or not, being charged with impaired driving has a major effect on your insurability and rates.



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SMALL CONTRACTORS: ARE YOU INSURED FOR THE WORK YOU DO?

In the world of small business, people are going farther and doing more than they used to. If you're a contractor, have you had your insurance policy reviewed? Certain operations present greater exposures and may not be covered under your current policy. Roofing for instance, isn't covered under most handyman policies. If you set up

your policy as a framer or carpenter, and now find yourself doing flooring and drywall work, there will be different implications.

If you're welding, do you know the procedures required in your warranty for coverage to remain in force? If your policy covers the liability for your new operations,

there's additional coverage you may want to know about or need. For instance, an installation floater – this coverage responds when an insured peril causes a loss before the job is complete. For example, if a water line split or failed on start up behind the shower wall you just tiled, the installation floater would cover the cost of any materials damaged in the loss. If you're putting up a booth at a trade show, an exhibition floater covers your liability and stock on display at the show.

Did you know the average commercial auto radius is 40 kilometers, with a maximum of 80? If you're going outside this radius, discuss it with your broker! Make sure the product you're paying for is going to respond and work the way you expect it to if a loss occurs.

In business, things change on a daily basis – a working relationship with your broker will allow you peace of mind, and ensure **your insurance works for you when you need it to.**



BE WARY OF OFFERS TOO GOOD TO BE TRUE

BE CAREFUL OF OFFERS OF BIG DISCOUNTS ON AUTO INSURANCE, EVEN IF IN PRINT; IT MAY BE A SCAM!

Last year in Ontario, several newspaper ads ran throughout the province offering a 50% discounts on auto insurance. Consumers called and were asked to provide their personal information, along with a credit card number to purchase

coverage. To their astonishment and disappointment, they later found out that no policies were issued and the phone number was out of service. To add further insult, some of the advertisements were paid for with the consumers' own credit cards!

Another common insurance scam is unscrupulous people selling counterfeit insurance pink slips. They pose as brokers on the phone and arrange to meet you in libraries and coffee shops. They will take your personal information, along with a

credit card number and leave you with an insurance pink slip, promising to mail the final policy to you in a couple of weeks. You will never see the "broker" or the policy, or your money again.

It is illegal to drive without auto insurance. Whether you are aware or not, you could be fined up to \$5000 for driving without insurance on your first offence. By trusting your insurance needs with us, you can be confident you are well protected.