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Your Best Insurance
Is An Insurance Broker

News & Views



Be winter wise and save at the same time! Install winter tires to significantly improve your vehicle's traction during winter weather. Donovan Insurance is happy to announce that a winter tire discount may be available on your current auto insurance policy. Contact us to see if your vehicle qualifies.



Christmas is coming and with that comes the purchase of new technology for gifts! Personal Drones are fun, but come with rules and regulations governed by Transport Canada! Make sure to know your do's and don'ts and that you always think safety first. A few guidelines set out by Transport Canada are:

- ◇ Fly your aircraft during daylight & in good weather & keep it in sight with your eyes, not only through an onboard camera, monitor or smartphone
- ◇ Make sure your aircraft is safe for flight before take-off, i.e. fully charged batteries, is it too cold to fly—you do not want it dropping out of the air
- ◇ Respect the privacy of others, avoid flying over private property or taking photos or videos without permission
- ◇ Know if you need a special Flight Operations Certificate



For those who like to be in the driver's seat, DONOVAN INSURANCE BROKERS has a great new tool you'll appreciate. Now you can go to our website, enter your driver's license number...and, with the click of a mouse, compare premiums from leading Canadian Insurance Companies. The auto estimator allows you to evaluate the cost of insuring a second vehicle, or even consider insurance costs when comparing new vehicle choices.

It's free! Try it!

www.donovaninsurance.com

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



Kevin's Korner

Water is beautiful. Until it isn't.

Weather patterns are changing worldwide, a trend that is affecting Canada directly. We now have 20 times the storms and floods that we had two decades ago. According to Environment Canada, severe weather events that used to happen every 40 years can now be expected to happen every six years. Major floods represent almost 40% of all natural disasters ever recorded in this country.

Damage from storms, spring thaw and other fresh water flooding is occurring everywhere. Water damage insurance coverage is three tiered:

- I. Base Water Coverage—protection for loss or damage resulting from events such as burst water pipes.
- II. Sewer Back-Up—protection for loss or damage related to the back-up or escape of water or sewage
- III. Overland Water—protection for loss or damage related to water entering your property, from the sudden accumulation of water after heavy rains, spring run-off, or overflow of lakes and rivers.

Give us a call for full details if you feel that your property may be at risk for Water Damage.


Kevin Donovan

Holiday Hours

- ♦ Thursday, 24 December, 2015 8:30 - 1:00
- ♦ Friday, 25 December, 2015 Closed
- ♦ Monday, 28 December, 2015 Closed
- ♦ Thursday, 31 December, 2015 8:30 - 1:00
- ♦ Friday, 1 January, 2015 Closed

Regular Hours Monday - Friday 8:30 - 4:30 pm

*Please help us to help you,
by calling to make an appointment...*



Help us to Help you!
By providing your e-mail address we can keep you up to date on changes to your insurance coverage. Your privacy will be protected & your e-mail will only be used relative to the policy/policies you have purchased at Donovan Insurance.



Play safe and enjoy the holidays !

Cyber Breach is Real! Protect Your Company!

Do you know what to do if you are hacked, or if a staff laptop with client information is stolen, or any other number of possible Cyber Breaches happen that could affect your Company?

Canadian Businesses now have a lot more responsibility when it comes to a privacy breach since the Personal Information Protection and Electronic Documents Act has been amended to include mandatory breach notification.

These provisions will require businesses to notify affected individuals, as well as the Privacy Commissioner of Canada, about any breach of security safeguards involving personal information under the business' control, and where the breach poses a "real risk of significant harm" to the individuals.

Through Donovan Insurance, third party coverage, insureds will have access to several types of services to help you navigate the breach and get you back up and running:

- Notification assistance: assistance in preparing notification to impacted individuals that comply with regulatory requirements.
- Computer forensic services: to determine if a privacy breach has occurred and to assess the severity of the breach.
- Public relations services: public relations assistance to help restore your business reputation.
- Credit or fraud monitoring: to your customers affected by the breach

Contact your Donovan Insurance Broker for more information.

Your
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Tell us what is happening with your business....We would be happy to promote your business event or celebration on our facebook page, and our on-line blog, it is easy, just send your information to hflint@donovaninsurance.com

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Renée Kraft
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Wishes of a Safe &
Happy Holiday to you
and yours from our
Donovan Team!

Big enough to know,
Small enough to know
YOU!

Donovan Insurance Brokers

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