

Summer
2016



News & Views



What is Auto Reform & What do I need to do?

You will receive notices from your insurance company regarding the recent automobile reform introduced by the Ontario Government. The new reform took effect June 1, 2016. Things that you need to know that will help you manage this information are:

- ◆ The renewal date of your auto policy will determine the effective date of the new rules and regulations.
- ◆ Donovan Insurance has created an automated format to help you receive the details involved and to help you decide if you require more information prior to making a decision.
- ◆ If your decision is to decline optional coverage, we appreciate a response for that as well.
- ◆ We will be sending out this automated form to all clients that have shared their e-mail address, for those not on e-mail, we will mail a copy of this information to you prior to your renewal date.
- ◆ The form outlines the benefit, current coverage, new coverage available and your options.
- ◆ You will now be able to decide what coverage you would like to receive in a menu driven format. We will price according to your choices and then you will be able to make an educated decision.
- ◆ If you wish to have your e-mail address added to your file for this mailing and future mailings, then please send your details to :

info@donovaninsurance.com



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

Did you know that there is a difference between Overland Water & Ground Water Insurance Coverage

Recent industry changes (due primarily to Calgary and Toronto floods) mean a new coverage differing between the two possibilities of water damage. Each insurance company offers different levels of coverage dependant on where you live and the risk that your home may be exposed to.

This is why it is important to speak to your broker to ensure that you are getting the coverage relative to your specific situation. Your broker will compare what the insurance companies are offering and search out the best coverage to meet your needs.



Donovan Insurance will be contacting all our clients to share the pertinent information regarding overland water & ground water insurance coverage.

You can also contact your Donovan broker directly for more information or visit our Blog at :

www.donovaninsurance.com



Kevin's Korner



We all saw the serious devastation in Fort McMurray fires; and we have experienced a number of barn fires in Southern Ontario.

This week, many residents are returning home to Fort McMurray. They are being advised to come prepared with 2 weeks of food, water and medication.

Wildfires do more than just destroy homes and buildings. They can cause utility interruptions, contaminate water supplies and compromise local services such as school systems, law enforcement and hospital care.

It is important to consider how your family and business may be impacted by this type or any type of disruption of service. Insurance is key to surviving financially after any loss. Make sure you have updated your insured values with our brokers.

Donovan Insurance Brokers can help you to ensure that you are covered for losses, where coverage is available.

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

Kevin

Summer Hour Closures 2016

- Thursday, June 30 8:30-1:00
- Friday, July 1 Closed
- Friday, July 29 8:30-1:00
- Monday, August 1 Closed
- Friday, September 2 8:30-1:00
- Monday, September 5 Closed
- Monday, October 10 Closed

Regular Hours 2016

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

Please call ahead to
make an
appointment.

"Thank you" for being our customer. If you like our service please recommend us to your friends and family.



Driverless cars are just around the corner.

In the very near future we will be seeing connectivity as the next big enhancement as a standard for many new car models.

Park Whiz is already working with Visa and Honda on implementing a mobile payment system that will allow you to pay for your parking and gas without leaving your car.

Self-driving cars could bring the most significant change to the auto industry. This reality and early advancements in robotics with companies like Carnegie Mellon indicate that our wait may not be long.

Along with connected car technology and the introduction of self-driving cars comes the need for more flexible pricing.

Data can now be retrieved from your car by simply plugging a device into the port used by the mechanic to measure your car health. Many companies are currently using this device in a different manner to estimate safe driving habits.

How someone drives, may be a consideration in determining risk level of having an accident and therefore conceivably that individual will pay a lower premium each month.



Stay tuned for more information as our auto industry continues to evolve.

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Your Team of Registered Insurance Brokers & Support



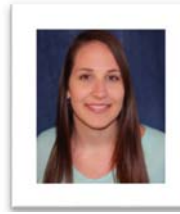
Becky Hall
Ext. 250
Customer
Service
Broker



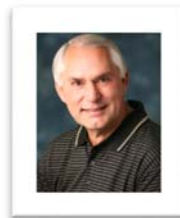
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Jenny Schonenberger
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Broker



Jim Moser
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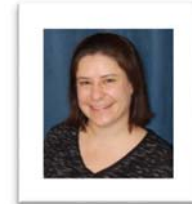
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Zhang
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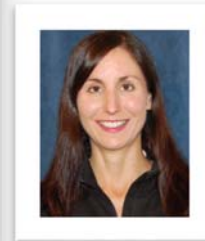
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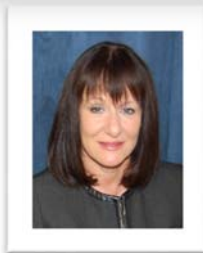
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