



News & Views

Enjoy a Fire Safe Holiday !

What's the Risk:

- ◆ Smoking and cooking are the top 2 causes of fatal fires during the holidays (Nov, Dec, Jan).
- ◆ Injuries caused by smoking account for 1 in 10 home fire injuries during the holidays.
- ◆ Smoking accounts for 30% of all home fire deaths during the holidays.
- ◆ Cooking fires account for 19% of all home fires during the holidays.
- ◆ 27% of all home fire injuries occur in cooking fires during the holidays.



How do I protect my family:

- ◆ Always stay in the kitchen while cooking. If you must leave, turn off the stove.
- ◆ Keep an eye on drinkers in your household & make sure all cigarettes are properly extinguished & the stove is off before going to bed.
- ◆ Cigarettes can smoulder among upholstered items for hours before igniting. Check sofas and chairs for cigarettes that may have fallen between the cushions.
- ◆ Provide large deep ashtrays for smokers & always wet cigarette butts with water prior to discarding.

Alcohol is a factor in many fatal fires involving smoking and cooking.

Drink responsibly!

These are messages from the Office of the Fire Marshall & Emergency Management and from Fire Fighter Damond Jamieson.



Are you protecting your family by Smoke & Carbon Monoxide detectors?

In 34% of fatal home fires there is no smoke alarm warning.

Install smoke alarms on every storey of your home and
outside all sleeping areas.

Carbon Monoxide alarms are required outside all sleeping areas,
if your home has a fuel-burning appliance, fireplace or attached garage.

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



Kevin's Korner



We all experience constant change in our lives and the insurance industry is not immune. As your insurance broker we work to keep you informed of changes as you will read below. The upcoming winter season gives us a break from "construction season" and now we face the challenges of ice and snow and the inconvenience we may experience as drivers. Please consider that a little more time to get where we are going outweighs the costly experience of an accident by pushing our luck while driving.

Auto insurance reforms continue as policies renew with lowered rates for many motorists. We ask you to take a look at the changes. There are benefits that will be significant should you be involved in a serious collision. Please understand every insurance company has a different way of rating each benefit so it takes our brokers longer and it is not a "push of the button" process. **As always we are here to advise and help you make a choice that best suits you. We have been sending out e-mails and paper recommendations for you to consider. We ask you to review and let us know by signing or declining.**

Overland water solutions are different for each insurance company. We are lucky in the KW area that the risk of flood is quite low and so is the cost if any. Outside KW, there may be significant costs on a case by case basis. Rental properties, seasonal properties and secondary homes all have a different rating as well so again we are not lucky enough to simply push a button.

We also recognize if you are in a high rise building or live on a hill top this may be of less importance. Overland water may be the cause of other damage impacting where you live so the coverage may still be helpful. **We are sending out notices via mail or e-mail to you specific to your insurance carrier. We ask you to review and let us know by signing or declining.**

The newest changes for business insurance include cyber liability coverage which we have been rolling in as it becomes available. The drone invasion seems to have slowed but coverage is available for commercial drones operated as part of a business. Drones are considered aircraft and commercial liability exclude coverage unless permission is granted, normally at a cost.

Uber drivers; There are insurance solutions we can provide. Drivers should be careful as the insurance policy DID NOT CHANGE...meaning your policy may be void if you have not addressed this issue and received an endorsement from your insurance company. Rates vary but we currently see \$2000 -\$3000 a year for full time...in line with what taxi insurance would cost for better records.

We wish everyone a happy and safe Christmas and New Year holiday season.

Kevin Donovan

Holiday Hours

- ◆ Monday, 26 December, 2016 Closed
- ◆ Tuesday, 27 December, 2016 Closed
- ◆ Monday, 2 January, 2017 Closed

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

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

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. E-mail us at info@donovaninsurance.com to be added to our mailing list.

Are all your winter toys insured? Call us to add new purchases! 519 886 3150

Protect Your Home While On Vacation!



An empty home is, unfortunately an ideal target for criminals. Taking extra preventive measures can help ensure that your home and your belongings will be safe while you are away.

- ⇒ Use several light switch timers that will automatically turn lights on and off throughout the home to give the impression that there are people in the house.
- ⇒ Avoid posting on Social Media, while posting vacation photos may be tempting, avoid giving criminals notice that you are away and that your home is empty.
- ⇒ While it may seem obvious, double checking doors and windows to make sure that they are locked is crucial in preventing break-ins.

Check out our Facebook page at Donovan Insurance, and if you like what you see, add us to your friends list for interesting postings!

Privacy is key in our industry, we can only speak with the “named insured” individual to give out information or to make changes to current insurance. If you are supporting someone that is the “named insured” then have them come in or give us a call to add your name as a key contact to their file.

www.donovaninsurance.com

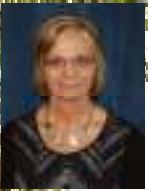
We are taking new clients, if you like our service, please recommend us to family and friends, we will take good care in covering their property, auto and businesses.

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Tom
Radcliffe
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Heidi Flint
Ext. 245
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Team Leader



Leslie Monteyne
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Customer
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Jennifer Ball
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