

Summer
2018



News & Views

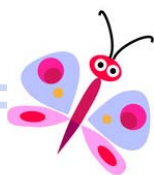


**There are some things you might be surprised to learn
are included in most standard home insurance policies.**

1. Your stuff no matter where in the world is covered. Whether you are trekking across Europe & someone steals your suitcase or a thief breaks into your car & makes off with your gym bag and hockey gear. Your home insurance policy covers your stuff when it's temporarily away from your home (even if it's in your car).
2. Your kids' stuff when they're away at school. Some home insurance policies are designed to protect students' belongings when they're living away from home while attending college or university. Before you move your child away to school, review your insurance policy or talk to your broker.
3. Your parents' stuff when they're living in a nursing home or assisted living facility. If your mom or dad lives in a long-term care facility (like a retirement home or a nursing home) and is dependant on you for support, their belongings are covered by your home insurance policy.
4. Your garden shed or detached garage (and the stuff inside it). Home insurance policies include coverage for "detached private structures" like sheds and garages, usually as a percentage of your policy's total building limit.
5. Liability coverage for volunteering. Your liability coverage is extended during your efforts as a volunteer; so you'll be protected if you accidentally break something or injure another volunteer while you're serving soup at your local shelter.

This is basic information, exclusions and limitations apply. For detailed information please refer to your policy or contact your Donovan Insurance broker at 519.886.3150 or info@donovaninsurance.com

Written by Economical Insurance.



These Simple Devices can prevent water damage in your home!

Did you know that water damage claims are now higher than fire claims?

But simple, inexpensive devices, such as a water sensor and automatic shut-off valve, can detect and even prevent water damage.

What is a water sensor? A water sensor is a device with a probe that detects a change in the environment, it is capable to transmit data to the internet and notifies you when a leak occurs.

There are 3 types of water sensor technologies.

1. Individual sensors are placed in areas where a leak is most likely to occur, like the base of the water heater tank, by the toilet, by the washing machine, and even by the sump pump. These sensors contain two leads that get short-circuited when water is present. When this happens you get notified by email or text.
2. Water flow detector can be installed in or on the main water line, depending which you choose. When the water is flowing longer than normal an alert is sent to you via text or e-mail.
3. Automatic shut-off valve works in conjunction with a water flow detector and this device can effectively shut off the water to the whole house. Water damage can be limited to a few seconds preventing thousands of dollars in damage.

These devices are relatively inexpensive and will require a plumber for numbers 2 and 3, for more information, check out our blog at www.donovaninsurance.com

Written by Halwell Mutual.



Kevin's Korner



We have been experiencing extreme weather conditions that are continuing to become more frequent for not only southern Ontario but for Canada in general.

Insurance companies are responding to consumer claims as quickly as possible, as the claims that are coming in are in greater volume and with greater damage than we have seen in the past. Five major storms stressed availability of contractors and materials.

The process for handling claims and response times will vary depending on if you have an individual claim, i.e. you have been in an auto accident or a pipe has burst in your home or cottage, **or** if you are one of many homes experiencing property damage caused by a catastrophic graded storm resulting in unusual high volumes of claim activity for the insurance companies.

We ask for your patience and understanding during unpredictable storms as our insurance providers experience high volume of claims to be processed. Be assured that your claim will be looked after with the care and attention that you expect. I want to thank our 4 staff members who worked Friday May 4 and Saturday May 5 helping with over 50 claims reported.

Please bear with us over the next several weeks, we are faced with a temporary staff shortage due to family and health needs of 5 of our staff members. We worked ahead to minimize disruption. Please be patient with us as the staff that are here are going to do their best.

Kevin



On a personal note. We will be saying good bye to Tam Good as she starts her journey into retirement. After 23 years of serving Donovan customers and staff, all found Tam to be a great broker, team member & leader.

You will be missed dear friend and colleague.

Summer Hour Closures 2018

- Friday, June 29 8:30-1:00
- Monday, July 2 Closed
- Friday, August 3 8:30-1:00
- Monday, August 6 Closed
- Friday, August 31 8:30-1:00

Regular Hours 2018

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.