



Staying in Touch

Tips, strategies and advice to help you choose the right insurance coverage

Protect Your Identity when Shopping Online

Identity theft is one of the fastest growing consumer crimes of the electronic age.

The problem is very real. Here are some tips that can help protect you.

Identity theft prevention tips

- Check your security. When surfing the web make sure your browser indicates that you are on a secure server. Generally, if the padlock icon in the corner of your window is locked, you're fine.
- Never include your telephone number or home address as part of your e-mail signature.
- Check your credit card statement regularly for any unusual or suspicious charges.
- Know what's on your individual credit report. This is a good way to find out who's inquiring into your credit or who may be setting up accounts using your identity.
- Establish different email addresses for different people. Have one email for close family, one for business associates, and a third for throwaways. If you have to sign up for services online, give them your throwaway email address so you can separate unwanted email and spot viruses more easily.
- Never assume any email is private. Unless it's encrypted — it's not.
- Do a vanity search. Use a search engine like google.com to find out what pops up when you enter your name or contact information.
- When making an online purchase, always use just one credit card. If the product doesn't

arrive or isn't what you thought you were paying for, you have the option to contest the charge.

What to do if you're victimized

If you suspect you've been a victim of identity theft, act quickly to prevent further losses.

continued inside

What's Inside

Buying a Used Car?

Value for Your Money

Closing your Cottage for the Season?

Automobile Insurance Premiums on the Rise

Home Safety Tips

Can I Get Terrorism Coverage?

If You Talk... Don't Drive!



Your best insurance is an Insurance Broker



Buying a used car? Be aware of the “Brand”

Although the practice is not yet mandatory, most insurance companies are now ‘branding’ vehicles that have been involved in serious accidents.

When a vehicle is deemed a total loss and impossible to repair it may be branded with the letters ‘IRR’ – which stands for ‘irreparable’. Once so branded, the vehicle can never again be legally licensed and is only good for parts.

If a vehicle is totaled because it is just too expensive to repair, then it’s branded ‘SAL’ – which stands for ‘salvageable’. If someone repairs this vehicle and has the proper inspections done, it can be licensed but it will now be

branded ‘RBT’ – for ‘rebuilt’. In order to be re-licensed these vehicles must have both a mechanical Safety Standards Certificate and a Structural Inspection Certificate that can only be issued by certified inspection stations.

When buying a used vehicle – be careful. Check for any branding and be sure to examine all ownership documents and the vehicle identification number (VIN). Be informed before you buy.



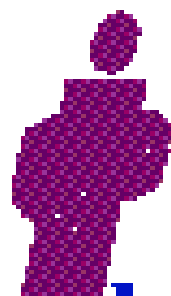
Why are automobile insurance premiums on the rise?

The majority of automobile insurance customers experienced no increases in their premiums from 1996 to 2000. Some even saw their premiums decrease. This was the result of legislative changes that were made by the provincial government to the automobile policy in the Fall of 1996. These changes, known as the Automobile Insurance Rate Stability Act (1996), were designed to do exactly that.

Initially, many insurance companies reacted positively to the changes and offered rate reductions – some as high as 15% over the four-year period. However, the long term impact of this legislation was unknown. Now, the results of this action have become quite clear.

Although the number of automobile accidents has declined, the number and amount of bodily injury and accident benefit claims have gone up dramatically. The total cost for medical, rehabilitation and related care accident benefits in Ontario exceeded \$1 billion in 2000. This is up from just over \$300 million in 1991.

In an effort to regain profitability, many insurance companies are implementing significant rate increases that will return premiums to 1996 levels. During these times of rising premiums it makes more sense than ever to deal with an independent insurance broker. Our goal is to find you the best possible coverage at the best price.



Value for Your Money We do the shopping for you

Recently, the media has been filled with reports of rising insurance prices, restrictions in coverage and, in some instances, the inability of people to obtain coverage at any price.

In industry jargon this is called a “Hard Market” and it has culminated over the last several months with at least two insurance companies withdrawing from the marketplace completely. For many consumers, these can be confusing and frustrating times.

It’s times like these you benefit most by dealing with an independent insurance broker.

Apart from our expertise at sorting out the complexities of various insurance policies, our daily exposure to the rapidly changing property and casualty marketplace makes us, your broker, the most qualified professionals to meet your insurance

needs. We work hard to understand your requirements and we use our extensive knowledge to actively search for the best insurance company — for you.

We’re able to shop the market, negotiate the lowest premiums and match them to the best coverage for your protection. We do the shopping for you to help you make the most informed decision possible.

Every day of the year we act as professional insurance advisors. We are specifically educated, trained and licensed to sell insurance. We constantly maintain the highest professional standards and we’re committed to keeping your information in the strictest confidence. We’re always here for you to provide prompt and personal service whether you’re purchasing insurance, updating your coverage or making a claim.

As your independent broker, we work for you!



Home Safety Tips

Personal safety for you and your family begins in your home. Statistics prove this. Far too many fire fatalities occur in the home — most at night when people are asleep and where there are no working smoke alarms. The Office of the Fire Marshall recommends that homeowners install one smoke alarm on every level of their home and outside all sleeping areas.

Having a smoke alarm is not enough. It must be a working alarm. Test your smoke alarms regularly and remember to change their batteries at least once a year. Since we change our clocks each Spring and Fall, these are good opportunities to change the batteries in your smoke alarms.

Smoke alarms should be installed on the ceiling away from bathrooms, windows, ceiling fans and heating appliances. Make sure everyone knows the sound of the alarm and what to do if a fire occurs.

Fires can be terrifying and cause confusion, especially for children. Make sure everyone has two escape routes out of the house and you have a pre-arranged meeting place outside the home. Practice your escape plans by conducting a fire drill – it could save your life.

Another hazard in the home is carbon monoxide (CO), a colourless, odourless and deadly gas. CO is a by-product of appliances such as furnaces, water heaters and fireplaces that run on flammable fuels like gas or oil. CO poisoning can be difficult to detect since its symptoms are similar to diseases such as the flu. Symptoms of low CO levels could be a slight headache and/or shortage of breath. Higher concentrations will make victims experience severe headaches, dizziness, nausea, vomiting, mental confusion, weakness, drowsiness or fainting. At extreme levels of CO poisoning, individuals can experience unconsciousness, brain damage or even death.

A CO detector placed near the home’s heating source adds an extra measure of safety. If you suspect carbon monoxide poisoning in your home, open all doors and windows, leave the house immediately and call your fuel supplier or a licensed heating contractor for an emergency inspection.

For more information contact your local fire department or Fire Prevention Officer.

Protect Your Identity when Shopping Online

continued from page 1

Remember that the thief can use your identity in a variety of ways.

- Notify the police, banks, creditors and the credit bureau without delay.
- Contact the credit bureau that holds your report, obtain a copy and have any errors corrected immediately. Also ask that any corrections be sent to those you designate who many have denied you credit within the past two (2) years.
- Cancel and replace all credit cards, financial accounts, passwords and PINs.
- Keep a log of all your contacts and make copies of all documents.
- In some cases, it may be necessary to contact a lawyer.

Sources: www.techtv.com/cybercrimel
Ministry of Consumer and Business Services www.cbs.gov.on.ca

Closing your cottage for the season?

Here are a few important tips to remember when the cottage season draws to a close. These simple procedures can save you both time and money.

- 1) Turn off the water — a standard practice with cottage owners. Remember to drain your water lines completely so they won’t burst over the winter months.
- 2) If you have a wood burning stove make sure it’s thoroughly cleaned out and the ashes and any coals disposed of properly. This will prevent potential fire hazards and alleviate any messes when you open in the spring.
- 3) Secure all windows, doors, sheds and boat houses, etc. Take extra time to ensure that your recreational property is adequately protected against theft or vandalism.
- 4) Secure any items that will be left outdoors over the winter. Boats, canoes, barbecues, outdoor furniture and picnic tables should be adequately protected from wind, rain, snow and cold temperatures.
- 5) Take a look around your property for potentially dangerous tree limbs. Take the necessary precautions and trim limbs back that might cause trouble over the winter.
- 6) Make sure your property is checked regularly by someone living in the area over the winter months. Be sure to let them know how to get in touch with you if there are any problems.
- 7) Remove all valuable items from sight. If potential thieves can’t see anything they’d like to take — chances are they won’t. The old saying “out of sight, out of mind” really is true in this case.
- 8) Have your oil tank inspected by a qualified contractor to avoid oil leaks! This step should be taken every year, regardless of the age of your tank.
- 9) Remember to inspect your roof and clean the eavestroughs prior to leaving in the fall. This procedure will ensure that you don’t have any water damage problems caused by ice damming.
- 10) Make a checklist for opening and closing your cottage and keep it in a convenient place, for example near your electrical panel.

A little work before you head home can prevent problems from even starting.



Can I get Terrorism Coverage?

This is a common question asked today. Since September 11th, it has become a problem for many insurance companies to provide this coverage.

Both the insurance and reinsurance markets have been significantly impacted by the events of September 11th. It is estimated that between \$35 and \$60 billion will be paid out in claims. While coverage was confirmed as 'in force' for this event, there is concern that the international insurance market cannot continue to sustain losses anywhere near the magnitude of the World Trade Center loss.

Industry officials have agreed that insurers cannot underwrite terrorism risks the old fashioned way because predictability cannot be reliably modeled

into the equation. In many losses, insurers can use historical and scientific data to determine predictability, however, the same cannot be true for terrorism. The purpose of terrorism is to provoke fear in the public or a sector of the public and/ or influence government by unlawful acts for political, religious or ideological purposes. To do this in a predictable manner does not provoke fear.

Until reinsurance providers or governments are prepared to accept the financial risks of terrorism, it's unlikely this coverage will be available at a reasonable cost. As a result, most new commercial and personal property policies and renewals exclude terrorism coverage. For more information contact us.

If you talk... Don't Drive!

Everyone likes to talk. Most people enjoy driving. But when these two activities are combined, trouble can arise.

It's clear that talking on a cell phone while driving rarely makes anyone a better driver. It's true that having a cell phone can be a lifesaver in the event of an emergency. However, talking and driving at the same time can cause an emergency.

Many studies have addressed the safety aspects of cell phones and driving. Currently one province and three American states have legislation to regulate the use of cellular telephones in vehicles. Will Ontario be the next?

Please adopt the following best practices and use your cell phone in a safe and responsible manner.

1. **Pull over!** If you're going to use a phone pull off to the side. Safe driving should be your first priority — not talking on the phone.
2. **Learn the shortcuts!** Get to know your phone and its features. Use speed dialing, the redial button or better still, a voice activated cell phone to help keep your attention on the road.
3. **Look Ma, hands free!** If possible, take advantage of the hands free wireless phone accessories whether a mounted device or a speaker phone accessory. Your hands belong on the wheel.
4. **Silence please!** Stop the conversation during heavy traffic or hazardous driving conditions such as rain, sleet, snow and ice. Remember, your first responsibility as a driver is to pay attention to the road.
5. **Sense & Sensibility.** Place calls when you're not moving or before you pull into traffic. Try to place your

calls before you begin driving or synchronize them with those times you may be stopped. If you must use the phone while driving, dial a few numbers, check the road and your mirrors and then continue.

6. **What are you talking about?** Refrain from stressful or emotional conversations that may be particularly distracting. Such conversations and driving do not mix. They're dangerous when you're behind the wheel. If necessary, suspend these types of calls while on the road.
7. **Help! I need somebody!** Use your phone to call for help or to help others in emergencies. A cell phone is one of the greatest tools you can own to protect yourself and your family in dangerous situations and it provides a perfect opportunity to be a "good Samaritan" in your community. With a cell phone at your side, help is only 3 numbers away.



Happy Holidays!

As we plan for the "festive season" full of social events and parties, we must remember to drink responsibly and drive sober. Always encourage designated drivers. If you're a host, be sure everyone has a ride home. Provincial police report that many highway fatalities are the result of speed and/or impaired driving.

The Insurance Brokers Association of Ontario (IBAO), a major sponsor of Ontario Students Against Impaired Driving (OSAID), would like to remind everyone to act responsibly while on the road. It's the surest way to have a happy holiday season.



We're proud to be Members of the Insurance Brokers Association of Ontario