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# News & Views

Winter 2010

**SEASON'S GREETINGS**  
**WE WISH YOU A SAFE AND HAPPY HOLIDAY SEASON!**

## Homeowners Single Limit Endorsement

This endorsement provides single limit coverage for homeowner policies. The single limit is equal to the sum of the limits of coverage for dwelling building, detached private structures, personal property and additional living expense. If the limit under any individual coverage is depleted, then the limits for the other coverage are available for any one loss. If you would like to discuss this coverage further, or confirm this coverage is already in place, please contact us and your broker will be happy to review this with you.

## Solar Panel Coverage

Canadians are increasingly concerned about the size of the environmental footprint we leave behind every day. It is for this reason many of our insured's are pursuing green energy to meet their needs. Donovan Insurance Brokers is pleased to continue our support for environmentally-sensitive initiatives. Donovan's was the market leader in introducing our Commercial Eco-Friendly Endorsement, and we are now building on that achievement by introducing our new Solar Panel (PV) endorsement. This floater is available to both personal and commercial policyholders immediately. Please contact our office for more information.

## DAS Legal Expense Insurance

Would you know what to do if: Your were unfairly dismissed from your job? The new car you purchased had mechanical problems that the dealership refused to fix? You were being audited by the CRA? You have received another traffic ticket? *DASdrive* is designed to support you in a legal conflict arising from the use or ownership of an automobile. *DASliving* provides legal advise, assistance and cost coverage for individuals and families facing many of society's common legal problems. *DASbusiness* protects businesses against the cost of potential business legal disputes. Donovan Insurance Brokers is once again a pioneer, this time bringing a "Legal Expense Insurance" to YOU! For more information visit [www.donovaninsurance.com](http://www.donovaninsurance.com)

## EMERGENCY CLAIMS

If you need to make a claim after 4:30 pm or Weekends

Leave a message in our Emergency Claims Mail Box

519-886-3150 EXT: 255

A broker will return your call

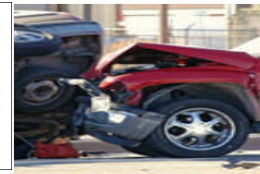
Help Us to Help You  
Ensure you leave a Phone Number and Full Name  
with your message

## YOUR CUSTOMER SERVICE TEAM OF REGISTERED BROKERS



Jacquelyn Schulz Manager Ext. 254	Amanda De Oliveira Ext. 250	Courtney Fisher Ext. 243	Noora Khalali Ext. 248	Cheryl McTaggart Ext. 241
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Are you closing your cottage for the winter?  
Check out tips on our website under the "Staying in Touch" Newsletter — the Fall 2002 issue!



Use the **Accident Report Form** to ensure you have all the information you need

## UMBRELLA POLICY

Just as an umbrella covers you from inclement weather, an umbrella policy covers holes you may have in your existing coverage. If you own a snow mobile or ATV, or if you volunteer, let us know so we can help protect your assets. We'll be glad to tell you how an umbrella policy can work for you.



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



## Up To Date on Auto Reform ?

We are pleased to inform you that auto rates are stabilizing. We are noticing that clients are reading and responding with our forms in a timely fashion, thank you! If you have not submitted your form, please do so.

## Income Replacement Benefit

Newer disability plans may exclude auto disability claims due to auto accidents. Whether or not you have private disability or group disability insurance this may impact your decision on the income replacement benefit. We suggest you discuss this with your personal financial advisor before you make your choice.

## Insuring your property to Value and what this means to YOU!

Companies are playing catch up with the growth that we have experienced! They are still lagging behind the actual cost of rebuilding after a claim.

Market Value & Insurance Value are two totally different things.

Be informed, ask the people at Donovan's.

## Donovan Insurance Brokers

Big enough to know, small enough to know you!

*Kevin Donovan*

*Remember that your best insurance is an insurance broker*

***2011 Calendars are in!***

*Please stop by to pick up your complimentary calendar. (limited supply)*



### *Holiday Hours*

- *Friday, 24 December & Monday 27 December - Closed*
- *Friday 31 December - Open until 1:00 pm only.*
- *Monday 3 January, 2011—Closed*

*We wish you and your family a very Happy Holiday Season!*

### **No Worries**

Planning to spend some time touring in your RV, or taking your snowmobile or ATV on the trails? Whatever your pleasure, we can get you covered. As an independent insurance broker we have a variety of packages available so you can spend your time relaxing, not worried about insurance.