



Season's Greetings

News & Views

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YOUR CUSTOMER SERVICE BROKER TEAM



Donna Musselman
Manager
Registered
Broker



Helena Nethery
Registered
Broker



Amy Arbuckle-Bradley
Registered
Broker



Cole Weber
Registered
Broker



Jake Baur
Registered
Broker

Introducing

The two newest members of our Team



Jake Baur
Customer Service
Broker



Laura Mather
Personal Lines
Sales



Attached you will find the **HOME SECURITY SELF-AUDIT** brochure that was developed by the Waterloo Regional Police Service to provide you with suggestions and observations to draw your attention to areas, that if corrected may lower your chances of being a crime victim. This initiative is supported by the Insurance Brokers Association of Waterloo Region.

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

Please ensure that you leave a Phone Number with your message

Thank You

iPod Winners!!

June Christine Chant
July Andrea Taylor
August Carrie Guse
September Cathy Heron
October Todd Simpson

Thank you

for completing our surveys.

LOOK

For our new on-line survey coming in 2009

If we inconvenienced anyone...we would like to offer our sincere apologies for some business disruptions we experienced in October and November. In the process of upgrading to a new server we experienced technical difficulties resulting in the loss of some emails. Further, on November 6th, we had an issue with our main phone line due to a supplier problem. Again, we are upgrading and addressing the issues as fast and efficiently as we can in order to serve you better. Thank you for your patience and understanding.

HOME | COTTAGE | FARM | COMMERCIAL | AUTO | CONDO | UMBRELLA LIABILITY | HOME BUSINESS
| LIABILITY | FLEET | TENANT | MARINE | GROUP | BONDING | AGRI-BUSINESS

CONTACT US

www.donovaninsurance.com

Tel: 519-886-3150 Fax: 519-886-9441



KEVIN'S KORNER

Our entire staff joins me in sending you our thanks and our best wishes for a safe, happy Holiday Season and healthy and prosperous New Year.



Kevin Donovan,
President

Kevin

Rate increases are expected for both property and auto insurance in 2009

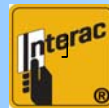
There are a number of contributing factors for this rise in premiums... medical expense costs, accident victim rehabilitation costs, insurance fraud, escalating number of new drivers and claims, low interest rates and rising vehicle repair costs.

We will continue to work with our insurance companies to provide you with the best available insurance products, at affordable prices.

3rd Annual Insurance Industry Christmas Food Drive

First Response Restorations Inc is organizing the "3rd Annual Insurance Industry Christmas Food Drive". Donovan Insurance Brokers is one of the many industry participants.

The First Response Food Drive box will be available in our office Nov. 27/08 to deposit food donations. On December 11-12/08, First Response will deliver the box to the Food Bank. They will accept large or small food items or cheque.



Interac®! If you are not on a monthly payment plan, you can easily make one-time payments in our office.

HOLIDAY HOURS

- ◆ **Closed** Wednesday, December 24 at **1:00 pm**
- ◆ **Closed** Thursday and Friday, December 25/26
- ◆ **Regular** Hours Monday, Tuesday December 29/30
- ◆ **Closed** Wednesday, December 31 at **1:00 pm**
- ◆ **Closed** Thursday, January 1, 2009
- ◆ **Regular** Hours Friday, January 2, 2009