



Staying in Touch

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



Fatal Distractions?

Technology gadgets lead to dangerous driving

There have always been distractions while driving – tuning the radio, drinking coffee, or attending to a child. Today, a new generation of technology gadgets – from cell phones and PDA's to GPS systems and MP3 players – are making these distractions seem old-fashioned.

While these devices entertain us or keep us in touch with one another, they definitely make our roads more dangerous.

It's not hard to imagine the dangers of typing a text message or searching for one song among thousands while zooming down the road at 80km/hr. If you think nobody does that, you're wrong. In fact, nearly 40% of the drivers in a U.S. poll said they've typed a text message while driving, 30% said they've driven while using their MP3 players with headphones... and an alarming 58% admitted they've taken both hands off the steering wheel to fiddle with high-tech gadgets.

Without thinking, we have become slaves to these devices – not knowing when to turn them off and unable to resist the urge to answer their calls. A recent study helped prove this point. Although 89% of the drivers surveyed admitted to having concerns about distracted drivers, 60% indicated they would not stop using their technology devices even after being told they increased their risk of a collision by 400%.

Many jurisdictions, like New York state, have banned cell phone use while driving and are drafting laws to “prohibit reading, writing and the use of personal communications technologies” while behind the wheel.



“To drive safely, a driver needs to give priority attention to the driving task. Even a momentary distraction can lead to a crash. The distraction can be caused by anything that draws the driver's attention away from the road.” **Executive Director, NHTSA**

It is your responsibility to understand the risks of driving with high-tech distractions and to know when to use them and when to leave them in your pocket.

The safest strategy is to always wait until you get to your destination, or pull over to a safe location, before making your calls. If you must be on call and available while in your vehicle, consider a wireless headset or a device with voice command software to reduce your risk.

Don't ever check or send email or surf the Internet while driving – period. PDA's, laptops and navigation systems all add dangerous multi-tasking to the driving experience.

Finally, **never use headphones while driving!** It's not only distracting, but dangerous because you won't be able to hear emergency vehicles.

Use common sense when it comes to in-car technology gadgets, your life may depend on it.

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Ahoy all Boaters!

Did you know that Canada has the world's longest coastline and the greatest concentration of freshwater lakes? It is no wonder we love boating.

To make boating safer for all, the Federal Government introduced the PCOC (Pleasure Craft Operator Card) in 1999. Boat operators must carry this card to demonstrate proof of competency. Initially, anyone born after April 1, 1983 was required to have a PCOC in order to operate a watercraft. As of Sept. 15, 2009, everyone operating a boat in Canadian waters must have a PCOC. To obtain a Pleasure Craft Operator Card you must pass an accredited

test. Visit www.tc.gc.ca/BoatingSafety/providers/menu.htm to learn more and to find an accredited course provider in your area.

Restrictions for Young Boaters

- Children under 12 years old are restricted to 10 hp unless supervised by someone 16 years or older.
- Children who are 12-16 years old cannot operate a boat with more than 40 hp unless supervised by someone 16 or older.
- No one under the age of 16 years old is permitted to operate a Personal Water Craft (PWC).

Is it a Hobby or Home-Based Business?

Has your e-commerce hobby turned into a business? Do you run a business out of your house? Are you sure you have the right insurance coverage? If your hobby has turned into a business, your home insurance may not cover you.

Whether you run a daycare, a computer repair business, an office from your home, or sell fresh produce at a roadside stand, you should talk to us. Your home or farm policy may not automatically cover you. A special policy, a rider to your

current policy, or additional liability coverage may be required to protect your home-based business.

While a home-based business can provide freedom, wealth and personal satisfaction, it could also expose you to situations where your policy may not respond. Enjoy your hobby or home-based business, but remember to stay in touch with us to make sure your insurance coverage is always up-to-date.

Why use an Insurance Broker?

As your Broker, we help you insure what you can't afford to lose.

Over your lifetime your assets and coverage requirements will grow and change. You may need to cover a start-up business in your home and continue to cover it as it grows into a thriving operation, complete with employees and international customers.

As your Broker, we represent a variety of markets, all carefully chosen to address every need in your lifetime of insurance.

Because we deal with changing issues on behalf of our clients, we have the experience to get you the best possible coverage to suit your needs at an affordable price.

When buying insurance, there are choices to make. We believe an educated customer makes the best choices. As your Broker, we have the expertise to educate and empower you to make informed decisions.

As in any profession, we respect and honour customer confidentiality. We offer our clients the opportunity to speak about their concerns before making a claim. We take the time to explain the impact minor claims may have on your policy renewal.

Sometimes claims don't go as smoothly as you would like. Unlike agents or direct writers or those working in off-shore call centres, Brokers are not employed by the company settling your claim. We work for you to get the best settlement possible and we are always there as an advocate on your behalf.

As your Broker, we earn our living by keeping you as a satisfied customer over a long period of time. When you call us, you are not a number or a flashing light in a call centre, you are our primary concern. Our goal is to ensure you are:

- Properly educated about your insurance options and responsibilities;
- Offered the best possible insurance coverage at the most competitive price we can find within the markets we represent;
- Supported throughout the claims process;
- Treated with respect and confidentiality when you call us with questions and concerns.

Thank you for entrusting your business with us.



It's why we say, "Your Best Insurance is an Insurance Broker."

Do you need Event Insurance?

If you are hosting a party, a wedding reception or private function – whether in your home or at a rented venue – you should consider purchasing Event Liability Insurance.

This specialty insurance policy is designed to protect you from personal injury claims or property damage that may occur during your event. Alcohol related accidents, property damage, and personal injuries are the top concerns. A car accident caused by an intoxicated guest leaving your event may result in a liability suit against you. If one of your guests trips and falls, this policy will respond to cover the bodily injury incurred by that guest.

Many banquet halls and other venues insist that hosts carry this type of protection. A special event policy will cover the gaps in your homeowners policy and any claims made will not affect your premiums.

To find out more, contact us before your next special event.

Is that thing insurable?

Maybe you've seen them. More likely you've heard them first. They are called Pocket Rockets and Go-peds – and they are the newest types of motorized transportation favoured by teenagers and young adults.

Pocket Rockets (mini street bikes) are meant for closed circuit use only and cannot be used on public roads. Although they are imported as "restricted-use motorcycles", pocket rockets cannot be registered or licensed with the Ministry of Transportation and therefore cannot be insured under an auto policy.

It is illegal to operate a go-ped (electric and motorized scooters) on public roads. Anyone caught operating one on Ontario's roads could face charges for driving an unlicensed and uninsured motor vehicle. Due to a variety of safety concerns, many municipalities have also introduced by-laws prohibiting their use on public sidewalks or bike paths.

If you are thinking about buying a gas-powered pocket rocket or go-ped, you should be aware that insurance coverage is not available for these vehicles. Your property policy excludes liability arising out of the use or operation of a motorized vehicle. Your auto policy will not cover them because they do not meet equipment safety standards or regulations governing motor vehicle use.

Unfortunately, most purchasers are not told of the dangers, use restrictions, or insurance limitations before they buy. Only after an accident, do they find out about the risks. Before you buy a pocket rocket or go-ped, consider where you can legally use it, weigh the safety concerns, and recognize that if something goes wrong, you could be personally responsible for picking up the costs.

Recently in London Ontario, a boy lost control of his go-ped and veered onto the road causing an accident. Although he was unhurt, his parents are now facing a lawsuit from the driver for vehicle repairs and personal injury claims.

In an effort to expand the mobility options for Ontarians, the Ministry of Transportation recently updated its list of vehicles approved for use on public roads to include mopeds, limited speed motorcycles, electric bicycles and Segway™ Human Transporters.

For more information on these exciting vehicles, visit www.mto.gov.on.ca/english/dandv/vehicle/emerging/.



Do you need Title Insurance?

If someone steals your identity, they could steal your house.

Identity theft is one of the fastest growing consumer crimes.

A disturbing new type of identity fraud has recently emerged. Once a thief steals your identity, he or she places a mortgage on your home or property without your knowledge or consent and pockets the funds. In extreme cases, the thief may impersonate you using false identification and then forge your signature to transfer the property title out of your name.

Title insurance is designed to cover the unpredictable and undetectable issues that can affect the right of ownership to a property. Normally this protects property owners against survey defects, Liens, land use restrictions or easements and title

registration errors. Title insurance also protects against future fraud and forgeries affecting the title and is available for both residential and commercial properties.

The Provincial Legislature has begun drafting legislation to address title fraud, but in the interim, it is in your best interest to seek advice from your legal counsel. Whether you are purchasing a new or older home, title insurance can protect you and your lender from title-related issues or claims.

Good title not only gives you peace of mind today, it is essential when its time to sell your home. Don't put your life long investment at risk, check with your lawyer to see what's best for you.

One Person, One Seatbelt Law – Now in Effect

All Drivers and Passengers Must Be Buckled Up

As of November 2, 2006, everyone in a vehicle must be buckled up or secured in the appropriate child car safety seat – it's the law. This legislation closed a loophole where some people were carrying more passengers than the number of seatbelts in the vehicle.

The "one person, one seatbelt" legislation prohibits "doubling up" – that is, two or more people using the same seatbelt at the same time.

Drivers are responsible to make sure all passengers

under 16 years of age are wearing a seatbelt or are secured in an appropriate child car safety seat. Those passengers 16 years of age and older must wear a seatbelt or could personally face a fine.

The fine for failing to use, or improperly using, a seatbelt is \$90 plus a victim surcharge of \$20. In addition, drivers who fail to use or who improperly use a seatbelt can have two demerit points applied to their driver record.

The "one person, one seatbelt" law will help prevent needless deaths and injuries on Ontario's roads. **Please buckle up.**

Marijuana Grow Houses Make Lousy Neighbours

There are estimated to be 50,000 marijuana grow houses in Canada. Although they can exist in any neighbourhood, organized growers seem to prefer to rent larger homes in quiet areas with unfinished basements. You may even have one in your neighbourhood.

Besides being illegal and driving property values down, **grow houses, create health, fire, and safety risks for neighbours and future purchasers.**

Grow house operators often steal electricity to power an elaborate system of lighting and fans. Rarely do these modifications meet electrical codes – instead they create hazards. It is estimated that 1 in 10 of these rewired homes will burn down.

The heat lamps used to create artificial lighting generate tremendous amounts of heat. So growers install powered ventilation systems to remove the hot humid air. This often results in damage to structural components, including roof/gable vents, chimneys and attic spaces. Improper ventilation causes dampness which leads to mould growth, mildew and rot.

Telltale signs of a grow operation include houses that always have the blinds down or windows covered; "occupants" that are rarely seen, or come and go at unusual hours; and houses with little or no garbage for pick up.

The alterations made to the building for optimal plant growth, including electrical and ventilation modifications, are often impossible to reverse without great expense. **Insurance companies will not cover damage caused by marijuana grow operations.** According to real estate experts, once a home is used for a grow operation, it can have a dramatic negative effect on its resale value. Unless it is totally rehabilitated, a grow house may be impossible to finance or insure.

If you are a landlord, be wary of renters who pay in cash and are rarely at home. Landlords should always request a copy of the renter's insurance policy, specifically naming the landlord as an additional named insured on the policy. In addition, always ask for a credit application. The creation of a paper trail and request for insurance documents will usually deter any potential grower from your property.

If you have any questions, please call.

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