



Staying in Touch

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



Winter Getaway Reminders

Important clauses to remember in your home and auto policies!

Do a couple of weeks in the sunshine sound like a great way to recharge your batteries? If winter travel is in your plans, whether you're heading south, skiing or travelling elsewhere, we would like to remind you of a few things that might impact your insurance coverage.

- Your homeowner's, condominium owner's or tenant's policy will usually not cover damage caused by water pipes bursting in your home if you have been away for more than four (4) consecutive days during the usual heating season. This time period varies from company to company. Should your furnace stop working while you are away, the temperature inside your home can drop and freeze the water in your pipes. If these frozen pipes burst, you will not be covered for any damages. For coverage to continue, you can arrange for a competent person to enter your home each day to make sure all is well, or shut off the water supply to your home and drain the pipes before you leave.

- Your automobile policy only provides insurance protection for you in Canada and the United States of America. If you are planning on driving your vehicle to warmer climates and take a day trip into Mexico, please be aware your automobile policy will not protect you once you leave the United States.
- Are you planning to rent a vehicle while in Canada or the United States? You may already have an endorsement on your auto policy that will save you the rental car insurance cost. If not, we can add it at a very reasonable cost. In most cases, if you rent a car for more than one day, the additional endorsement will pay for itself. This endorsement only provides coverage in Canada and the United States.

If you have any questions about travelling and your insurance policies, please call us. Have a safe and happy holiday!

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Do You Need Snow Tires?

Unlike All-Season and Performance tires, Snow tires are designed to excel in the colder temperatures, slush, snow and ice that many of us experience for three or more months a year.

Their treads are designed to rid themselves of snow as they roll, and the rubber used to make them is softer than All-Season or Performance tires.

This softer rubber grips ice and snow better, but wears out quickly as the temperatures rise.

All-Season tires are engineered with tread designs and compounds to do many things under varying conditions. They offer long, even wear, a quieter ride and

improved performance under most conditions. Unfortunately, winter traction is not their strength.

Even worse, High Performance tires are designed to provide more grip as the rubber heats up. When the temperatures drop, their tread compound turns hard, like plastic, making them useless and dangerous for winter use.

While it's true ABS brakes, traction control, front wheel drive, and all-wheel drive have their advantages in snow, the best way to improve your vehicle's winter performance is to add more grip. Snow tires make winter driving safer.

Whether your winter driving takes you into the snow belt or is restricted to urban centres in the south, snow tires are your best choice to get more traction, control and safety.



Don't Invite Disaster to Your Holiday Celebrations

Your guests have departed, and the dishes are cleared away. It's time to turn out the Christmas tree lights and go to bed. But have you forgotten something? What if one of your guests accidentally dropped a cigarette between the cushions on the couch where it could smoulder undetected for hours? The first you may know of it is when the smoke alarm shrieks its warning at 4:00 am. If you don't have a smoke alarm, you may not wake up at all.

According to the Ontario Fire Marshall's Office, the number of fires and fire deaths typically rises sharply during the holiday season. Gatherings of family and friends can mean an increase in cooking activity, which is the leading cause of home fires. Alcohol consumption also tends to increase at this time of year and is cited as a contributing factor in many of Ontario's fire deaths. Add candles, holiday decorations and heating equipment to the mix, and the potential for disaster is great.

Even though the fire death rate has dropped tremendously in the last 25 years, the holiday season still remains a perilous time of year. December continues to have almost twice as many fire fatalities as the average month.

You can protect your home and your family from fire with these simple common sense safety tips from the Ontario Fire Marshal's Office.

✓ **Cooking:** Look while you cook – unattended cooking is the leading cause of kitchen fires. Wear tight fitting or rolled up sleeves when cooking and keep all combustible materials a safe distance from the stove.

✓ **Alcohol:** Cooking or smoking while under the influence of alcohol can be deadly. Keep a close eye on any drinkers in your household and make sure all cigarettes are properly extinguished and the stove is off before going to bed.

✓ **Candles:** Keep candles in a sturdy holder away from children, pets and combustible materials. Snuff them out before leaving the room.

✓ **Christmas Trees:** Artificial trees create less risk than natural ones. If you do buy a natural tree, get a fresh one and keep the base of the trunk in water at all times. Keep the tree away from all heat sources and make sure it doesn't block a doorway. Discard any broken or frayed sets of lights. Lit candles should never be placed on or near the Christmas tree. When the tree starts to dry out, it's time to throw it away.

✓ **Smoke Alarms:** It is the law in Ontario to have working smoke alarms. There needs to be one on every level of your home and outside all sleeping areas. Test the alarms regularly and change the batteries at least once a year.

✓ **Home Escape Plan:** If a fire does occur in your home, everyone must get out as quickly as possible. Develop a fire escape plan and practice it with the entire family so they can remember the plan at this hectic time of year.

Christmas is a wonderful time of year, so please don't ruin it by inviting disaster to your holiday celebration.

New Smoke Alarm Legislation for Landlords and Tenants

Are you a landlord or a tenant? If so, please read how Ontario's new smoke alarm legislation affects you.

Landlords: Effective March 1, 2006, every floor of a residential building requires a working smoke alarm. This includes not only your home, but also your rental properties.

If you don't have an operating smoke alarm, the Fire Department has the authority to fine you \$235.

This fine could be the least of your concerns should a fire break out in your rented building and no smoke alarms are present or simply not working. If someone gets injured or dies, you can expect a fine under Part 3 of the Ontario Fire Code. This fine could be as much as \$50,000 for individual landlords

and \$100,000 for corporations.

Landlords must make sure their rental properties comply with the Law. The Fire Department suggests you visit your rental units once a year and confirm all smoke alarms are in place and operational. They also suggest you have each tenant sign a document stating the smoke alarms were in place and functional as of this date, and should a smoke alarm malfunction or the battery die, it is the tenant's responsibility to either fix the problem or to contact the landlord immediately.

Tenants: If you are a tenant of a rental property and do not have the required number of smoke alarms, contact your landlord immediately. It is against the law

for tenants to remove the batteries or tamper with the alarm in any way. If you do, you could be subject to a minimum fine of \$235.

Ontario fire statistics reveal that in approximately 50 per cent of fatal home fires, the victims had no smoke alarm warning – either there were no alarms installed or they were not working.

Only working smoke alarms can save your life!

More information including a Maintenance Checklist for Landlords and Information for Tenants and Occupants can be found on the Office of the Fire Marshall's website at <http://www.ofm.gov.on.ca/english/Publications/Guidelines/1998-04.asp>.

A Handful of Prevention

You might have a “special” spot around your home that is an accident waiting to happen. It could be something as simple as a dip in your driveway that always collects a little patch of water. It seems harmless enough – at least until the temperature drops.

Slips and falls are one of the most common liability claims facing homeowners.

If someone were to slip and fall on your property, they could break a hip, or worse, hit their head and suffer a brain injury. If this happens, you could be financially devastated if a court holds you responsible for causing the injury due to poor maintenance or negligence on your part.

That’s why liability coverage is included with most personal insurance policies, including home, auto, boat, and motorcycle

policies. The problem is most policies have a limit or maximum amount they will pay if you are sued. Typically this is \$1,000,000.

Are you sure your coverage is adequate?

We are seeing a growing number of lawsuits in the Canadian court systems and much higher claim amounts. Increasing your limits from \$1,000,000 to \$2,000,000 can be a smart and surprisingly affordable decision. Protect your assets and the financial security of your family by talking to us about liability limits that are right for you.

Remember, when it freezes, always to throw a “Handful of Prevention” – better known as salt, on that icy puddle.

Ontario Students Unite to Stamp Out Impaired Driving



Impaired driving is the number one killer of teens in Canada. One youth-led organization has made it their mission to eliminate impaired driving in our country.

OSAID (Ontario Students Against Impaired Driving) has been telling youth and adults about the dangers of impaired driving for almost 20 years. Surprisingly, impaired driving does not have to involve alcohol, although it is the most common cause. Anything that hampers one’s ability to drive safely is considered an impairment. Marijuana, prescription drugs, fatigue, and even in-car distractions can lead to impaired driving.

“Do your best to keep yourself and others alive - don’t drink and drive”.

**Riley, 17,
OSAID member,
Midland, Ontario**

According to 15 year-old Catherine, an OSAID member from Red Lake Ontario, “Youth of today feel invincible, it’s our job to tell them otherwise.”

OSAID groups across the province work tirelessly to promote smart choices when it comes to drinking and driving. Many groups host motivational speakers, display mock car crashes or sponsor events such as “Oktoberfest” and “Mocktails” to help raise awareness and eliminate impaired driving.

Through our provincial association, we are proud to provide financial and resource support to OSAID and this worthy cause.

Catherine has this message for all parents:

“You are a huge influence on your children even if you do not realize it. Encourage your children to always designate a sober driver. Tell them repeatedly to never drive impaired or get into a vehicle with a person who is under the influence of any kind of drug. It may be a little annoying to your child, but it really IS for their own good! We can never stress enough that it is not okay to drink and drive. Tell your son or daughter that it is okay to stay sober, and that they can still have a fun time. And ALWAYS reward their efforts to get themselves and their friends home safely.”

Protect Your Home Against Ice Dams

With energy costs rising, you probably have already sealed any cracks and drafts around your windows and doors to make your home more energy efficient, but have you considered the financial impact of heat loss through your ceilings? While drafts around doors and windows will cost a few more dollars in heating bills, heat loss through your roof can result in thousands of dollars in damage. Why? The answer is ice damming.

Ice damming happens when snow on your roof begins to melt and freezes before it has a chance to run off. Usually, this is caused by warm air leaking from your house into your attic. The warm air heats the roof’s surface and causes the snow to melt. As the water runs down your roof, it freezes near the roof’s edge and an ice dam starts to form. This process repeats itself a few times and eventually creates a dam made of ice that prevents water from draining away. Inevitably, this water backs up under the shingles and into your home.

The key to preventing ice dams is to make sure your attic is properly insulated so that the warm air stays in your home and the cold air in your attic. Experts recommend having a minimum of 8 inches of R20 insulation on your attic floor. However, insulation alone may not prevent ice damming. Heat that escapes from light or ceiling fixtures, attic access hatches, exhaust fan systems, chimneys or other perforations in your ceiling can increase the risk of damming.

Here’s what you can do to prevent ice dams or minimize the damage it causes.

Preventing an Ice Dam

- Insure that your attic is adequately insulated
- From inside the home, seal any perforations in the ceiling
- Ensure your soffit vents are not blocked by insulation
- Take measures to draw more air into the attic through the gable and eave vents
- Keep roof vents free of snow so cold air can circulate in your attic
- If you are installing a new roof, have the contractor install roof felt or install heating cables as an interim measure
- If you suspect your home is susceptible to ice damming, consult an expert who can use diagnostic tools to identify problem areas providing opportunity to prevent damage from occurring

What to do if an Ice Dam occurs

- Consult an expert, UNDER NO CIRCUMSTANCE, should you climb out on your roof to inspect or attempt to remove the ice dam yourself
- Take pictures and call us
- Remove any damaged contents and move any undamaged contents out of harms way
- Contact a local restoration contractor to inspect and take immediate and necessary preventative action

Directors & Officers Liability for Volunteers

There are tens of thousands of non-profit voluntary organizations and charities in Canada.

You may be involved in a local sporting association, registered charity, religious group or foundation as a volunteer, director or board member.

If this is the case, you should make sure your organization carries sufficient Directors and Officers Liability (D & O) coverage to protect its Volunteers or paid Board of Directors from possible liability claims. Without this protection, you could be held personally liable for claims made against your organization.

With lawsuits on the rise and damage rewards increasing, it's more crucial than ever to safeguard you and your fellow directors and officers from allegations of wrongful acts including negligence, errors or omissions and breach of trust. Liability insurance protects against these threats, whether they have merit or not.

Organizations have an obligation to protect its volunteers as much as possible from risk to safeguard the organization's quality of service, reputation and volunteer management expertise. However, it's up to

you to make sure the organization you're involved with has proper protection for its volunteers.



Each year, there are thousands of dryer fires that cause death and injuries and result in millions of dollars in damage. In some cases, faulty appliances are to blame, but most fires can be prevented with proper dryer cleaning and venting maintenance.

How a Clothes Dryer Fire Occurs

Lint is a highly combustible material that is produced in the drying process. Normally it is blasted away from the dryer through the exhaust vent. When lint accumulates and clogs up the dryer ductwork, it chokes the airflow and causes heat to build up in the exhaust duct, creating ideal conditions for a fire.

Traditionally, most clothes dryers were placed in the basement, usually against an outside wall. Today, many newer homes have dryers located on the main

Is Your Clothes Dryer a Firetrap?

or second floor, often away from outside walls. These new locations mean dryers need to be vented longer distances with sharp turns and bends. Not only does this create more places for lint to gather, but also, it makes cleaning difficult since the vents are harder to reach.

Inside the Dryer

Most people assume the lint traps catch all the lint and they just have to clean them out after each load. Unfortunately, a significant amount of lint is not caught by the trap and builds up inside the dryer – even on the heating element – causing the dryer to overheat and possibly catch fire.

Outside the Dryer

Flimsy plastic or foil duct extenders should be avoided. They are easily kinked or crushed during installation restricting airflow, and the spiral wound surfaces tend to catch more lint. We recommend only solid metal ducts and vents be used to allow the air and lint to be carried safely out of the house.

Don't let your dryer become a firetrap. Keep your dryer as lint free as possible. Not only will you reduce the risk of fire, you'll save money, as your dryer runs more efficiently and lasts longer. Since clogged vents cause most dryer fires, be sure to disconnect, clean and inspect your ductwork on a regular basis.

Finally, never let your clothes dryer run while you are out of the house or even worse, when you are asleep. Thoroughly read manufacturers' instructions regarding the safe use of their dryers. If all else fails, you can always use an old-fashioned clothesline. There have never been any reported clothesline fires!

If you have any questions, please call.

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