

## INSURANCE THAT FITS YOUR LIFE PROTECT YOUR CAMERAS, FURS, JEWELRY AND OTHER HIGH VALUE ITEMS

MANY OF US HAVE HIGH VALUE ITEMS THAT ARE EASILY LOST. DAMAGED OR ARE TARGETS FOR THIEVES. BECAUSE COVERAGE LIMITS VARY WITH EACH INSURANCE COMPANY, PERSONAL ITEMS LIKE CAMERAS, MUSICAL INSTRUMENTS, BICYCLES, COMPUTERS & SOFTWARE, FURS AND JEWELRY MAY NOT BE FULLY COVERED UNDER YOUR HOME POLICY.



If you own items that exceed your home policy's limit, consider purchasing a Personal Articles Floater. You'll get all risk protection, proper coverage, and the choice of a deductible or not.

Make a list of your high value items, then call us to make sure you're covered. A Personal Articles Floater may be your best protection option. Obtaining an original bill of sale or current appraisal is all it takes.

As your life changes, so do your insurance needs. Remember, we're here to make sure your coverage fits your needs.

Contact your insurance broker for more information on your policy and coverages available to you.



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# STAYING INTOUCH

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

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## BE AWARE OF TOW TRUCK SCAMS!



MOST TOW TRUCK OPERATORS PROVIDE A FAIR AND VALUABLE SERVICE TO THOSE IN NEED. HOWEVER, SOME OPERATORS HAVE MADE SIDE DEALS WITH REPAIR SHOPS OR STORAGE FACILITIES THAT PAY THEM A COMMISSION FOR BRINGING IN YOUR VEHICLE. NOT ONLY IS THIS PRACTICE UNETHICAL, IT CAN RESULT IN POOR QUALITY REPAIRS OR HEFTY STORAGE, ADMINISTRATIVE AND ENVIRONMENTAL CHARGES IF YOU DECIDE TO CHANGE SHOPS.

If your vehicle is not drivable after being involved in an accident, have the tow truck operator take it to a Collision Reporting Centre (CRC), if one is available in your area. The centre will pay the towing bill on your behalf and provide 24 hours FREE storage. Your insurance company will then authorize a damage appraisal and arrange to have your vehicle towed to a repair facility of your choice.

If a tow truck operator promises you a free courtesy car, additional bodywork at no cost, or offers to pay your deductible, you

are likely being scammed. To avoid being a victim, Do Not Sign a Waiver allowing your vehicle to be towed from the Collision Reporting Centre. A reputable towing company will never ask you to sign a waiver.

If you are involved in an accident, call us as soon as possible. We'll answer all your questions.

Do Not Sign a Waiver allowing your vehicle to be towed from a Collision Reporting Centre (CRC).

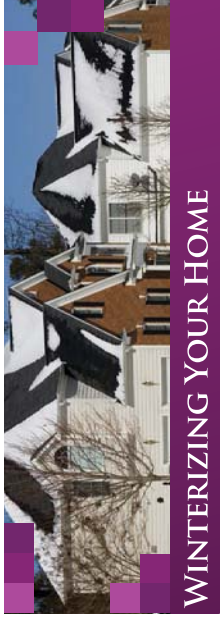


### INSIDE:

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Insurance That Fits Your Life



DONOVAN  
INSURANCE BROKERS



## WINTERIZING YOUR HOME

AS THE WARM WEATHER COMES TO AN END, IT'S TIME TO PREPARE YOUR HOME FOR THE WINTER MONTHS AHEAD. PERFORMING A FEW QUICK AND EASY MAINTENANCE ITEMS NOW, COULD SAVE YOU TIME AND MONEY DOWN THE ROAD.

### THE FOLLOWING PROPERTY

**MAINTENANCE CHECKS WILL HELP ENSURE A PROPERLY WINTERIZED HOME:**

- Make sure the furnace filter is clean and sized properly. Check the thermostat to be sure it is working and that the pilot light is functioning. Have a qualified specialist clean and check your furnace, replacing and cleaning the necessary parts. Vacuum hot and cold air registers if necessary.
- Check your chimney. If you haven't used your fireplace in a while, check for animals, debris and leaves. Consider having a qualified professional install a screen over your chimney opening.
- Clean your eaves trough and downspouts. When they are clogged, rainwater backs up. When the temperature drops below freezing, the standing water freezes causing the eaves trough and downspouts to expand and crack. Remove any leaves, dirt and debris.

- Check for broken, damaged or loose shingles, small holes, and loose nails. Check flashing around all dormers, vent pipes, chimneys and any other projections where the roof covering meets an adjoining surface.
- Make sure your smoke alarm and carbon monoxide detectors are in working order. Check the batteries regularly. Remember to change the batteries whenever you change your clocks.
- Check weather stripping around windows, doors and between the foundation and siding. Replace where needed. If the caulk is cracked or peeling away, it allows your home's heat to escape.
- Clean and repair cracks, fissures and joints in concrete surfaces. Repairing sidewalks and driveways helps with snow removal.

If you don't have the time or the expertise for your winter home maintenance, contact a qualified professional.



## 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 THE ICE AND SNOW BETTER, BUT WEARS OUT QUICKLY AS THE TEMPERATURES RISE.



It is recommended that four winter tires of the same type be purchased for your vehicle. It does not matter if it is a two wheel or four wheel drive vehicle. Winter tires are better than summer tires if the temperature is 7 degrees Celsius or less regardless if there is snow on the road or not.

## WHY WOULD YOU INSURE YOUR HOME FOR MORE THAN YOU PAID FOR IT?

**INSIST ON GUARANTEED REPLACEMENT COST COVERAGE AND ALWAYS INSURE TO VALUE**

**MANY PEOPLE MISTAKENLY BELIEVE THE AMOUNT THEY PAID FOR THEIR HOME IS THE SAME AS ITS REPLACEMENT COST. UNFORTUNATELY THIS IS NOT ALWAYS TRUE.**

Depending on where you live, the cost to rebuild a total loss home can be significantly more than its market value. Some of the factors that drive up rebuilding/reconstruction costs include:

### URGENCY

Property losses are not planned like a new construction project. When they do occur, there is a need to rebuild as soon as possible. This means the cost of labour, materials and other services required are often significantly higher.

### DEMOLITION AND DEBRIS REMOVAL

Major losses, require the removal of partially damaged property and debris. Costs increase if there are environmental issues such as soil contamination.

### CURRENT BUILDING CODES

New and more demanding building codes may need to be met when rebuilding or restoring a damaged home.

### WORKSITE ACCESS AND COLLATERAL DAMAGE

At reconstruction sites there is typically less room because of debris, landscaping, fences and other buildings in the vicinity. This causes more work and material storage to be done further away from the site, thus extending the project time and cost. In some cases, physical access requirements result in collateral damage to existing property on and beside the insured's property.

It's easy to see how the cost to rebuild your home could be much more than you paid for it.



It's wise to re-evaluate your home's replacement cost every 5 years to reflect changes in the cost of construction, including building materials and labour. And, if you've made any recent renovations, upgrades or alterations to your home, we can help you establish a new replacement cost value.

If you have any doubts, please contact us.

We'll help you insure your home to its proper value.

