

Your Community Insurance Guide

A Home-Town Service by Buckley Insurance

Buckley Insurance believes there is a lack of information and related issues about insurance and how it can impact you.

We are pleased to offer this series of newsletters to help secure your families future.

- ▶ **Personal Liability**
- ▶ **Don't Be A Victim Of Road Rage**
- ▶ **Prevent Water Damage**
- ▶ **Carbon Monoxide: The Silent Killer**
- ▶ **Why You Need Liability Insurance in Your Homeowners' Policy**
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- ▶ **Electrical Issues**
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In situations such as your dog biting a neighbour or your golf ball hitting another player in the head, lengthy and expensive lawsuits could follow. However, if you have a standard property package, personal liability protection is included. This will cover costs you may incur as the result of unintentionally caused bodily injury or property damage. This coverage applies anywhere in the world, and even covers defense costs.

Even if the claim against you is unfounded, you will still need to defend yourself. For tenants, personal liability coverage offers protection against their legal liability for the premises they occupy. Landlords may come looking to tenants for compensation in the event of a fire due to tenant carelessness.



- Do Not:**
- ▶ Tailgate or flash your lights at other drivers
 - ▶ Insist on the right of way if challenged
 - ▶ Make eye contact, hand gestures or show irritation with aggressive drivers
 - ▶ Assume all acts by other motorists are intentional
- Do:**
- ▶ Move over to allow tailgaters to pass
 - ▶ Leave law enforcement to the authorities
 - ▶ Use passing lanes only to pass
 - ▶ Contact police with a description of the vehicle, licence number and driver if you are confronted with road rage
 - ▶ Ignore gestures from other drivers
 - ▶ Be considerate and courteous



Ontario

The Importance Of A Driver Training Certificate

By taking an MTO-approved Beginner Driver Education Course at driving school, G1 licence holders may qualify for a four-month reduction in the 12-month minimum G1-licensing period and a potential reduction in insurance premiums. Make sure your driving school is ministry-approved.



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1-800-665-SAVE

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Call Buckley For a Quote!

Don't Pay Big City Insurance Prices Anymore

Prevent Water Damage!

Water damage could occur at any time, but winter freezes and thawing can be particularly dangerous. You can protect your home year round, by taking a few simple, preventative steps.

Inside Your Home

Checking the hose connection to the water supply line in your dishwasher and refrigerator for leaks and paying attention to slow draining pipes in your sinks could mean the difference between a simple mop-up job and a costly repair.

Outside Your Home

Inspect your roof valleys, eaves troughs and downspouts to ensure they are free from a buildup of leaves and debris to allow for proper drainage. Before winter, disconnect all garden hoses and shut off water to outdoor taps. Inspect caulking around windows and doors to ensure they are properly sealed.

Finally, be sure your homeowner's insurance is up to date and the appropriate coverage is in place and if you have questions, contact your Buckley Insurance Professionals.

Why You Need Liability Insurance in Your Homeowner's Policy

The liability portion in a tenant or homeowner insurance policy covers not only your premises, but also the legal liability arising from your personal actions which cause harm to others. Take for example a skiing accident; you careen down the slope, crash into someone and seriously injure them. Certainly, their medical needs are looked after through their own personal system. But the insured person may sue you for lost income, and pain and suffering. In such a case, your insurance company will defend you up to the limits of the policy, usually \$1,000,000.

Your liability insurance in your homeowners' policy also covers you anywhere in the world!

Carbon Monoxide: The Silent Killer

Carbon Monoxide (CO) is the leading cause of fatal poisonings in North America. Its sources may include motor vehicle exhaust, heaters, natural gas and/or anything involving fire. Exposure to high concentrations can cause death in just a few minutes. Its colorless, odorless and tasteless qualities can cause confusion and interfere with a person's ability to recognize that their life is in danger.

Symptoms

Low Concentrations- shortage of breath on moderate exertion, slight headache, nausea, dizziness.

Higher Concentrations- severe headaches, mental confusion, dizziness, impairment of vision and hearing, collapse or fainting on exertion.

Extreme Concentrations - unconsciousness, coma, death.

If it is speculated that you or any other persons have made contact with CO, be sure to retreat outdoors immediately and promptly seek medical attention.

Precautions

The best way to recognize the presence of this deadly gas is to have a CO detector in any working area that may present a hazard and avoid operating fuel-powered machinery indoors. Also, control or limit exposure to CO by properly maintaining potential sources such as furnaces and internal combustion engines.

Remember to change your batteries

Banks Should Stay Out!

The recent survey conducted by Decima Research helps illustrate the public's current disapproval of Canada's big banks getting involved in the insurance industry.

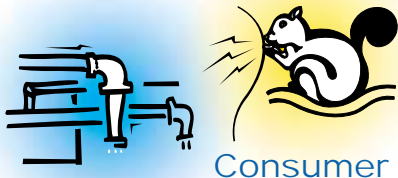
- ▶ **81% agreed** banks would apply a service charge for insurance and related transactions.
- ▶ **79% agreed** they might try to sell you other products when buying insurance.
- ▶ **75% agreed** that they would use personal information obtained from applying for a mortgage or loan in an effort to sell other banking services.
- ▶ **67% agreed** that they would likely dominate the insurance market.



Buckley Insurance is your
Trusted *partner*

When it comes to insurance matters for you, your family or your business, you can count on us for guidance and informed advice. With change touching all aspects of our lives, you can count on Buckley Insurance.

From choosing a policy to assisting you with your claim, we will be proud to be your insurance broker!



Consumer Info On Home Insurance

Your home insurance won't protect against every disaster that may befall you, so you need to know what your insurance doesn't cover. There are plenty of these exceptions or "exclusions" in any property policy. For example, you may not be covered if: your plumbing freezes and bursts while you are away on vacation or a squirrel eats through your electrical wiring.

No insurance policy will protect against damage caused by wear and tear, rust, and gradual deterioration.

But don't forget, in most cases, prevention is the best way to safeguard against loss or damage. It even helps keep insurance costs down for everyone!

Electrical Issues

Knob-and-tube wiring is easily recognized by its namesake ceramic knobs and tubes which are visible in unfinished basements or fuse-box areas. Utilization began in the 1960's, but by the early 1970's however, aluminum wire was found to present a safety hazard when used with switches or outlets having brass or copper terminals. The problem was that aluminum expands at a different rate than the other metals when subjected to an electrical load; it also contracts at a different rate on cooling. Consequently, wire connections would work themselves loose over time and cause arcing (sparking) – which led to a number of well publicized fires that forever stigmatized this product.

Currently, electrical authorities state that aluminum wiring in existing homes is considered safe – when properly installed – and need not be removed unless marked with AL/CU. That is, outlets and switches used with solid aluminum wire must be labeled CO/ALR.

By law, arc-fault circuit interrupters or AFCIs which detect and respond to arcing faults in wiring, are now required on all new bedroom circuits. So if you live in an older home, be sure this safety device is installed as a means to protect you and those you love.

Read Your Homeowner Policy Or Just Ask Buckley

- ▶ Consider adding special endorsements to your insurance policy for any valuable artwork, jewelry, currency, precious metals, business or professional equipment and heirlooms.
- ▶ Avoid the temptation to under-insure your house and possessions - it could result in an increase in your hardship at a time when you need the most help.
- ▶ Notify your insurance broker of any upgrading or addition to your house and of each expensive new possession you acquire; ensure that your homeowner policy is appropriately adjusted.

Be Bear Wise:



Don't Invite Bears to the Cottage

What can cottagers do?

- ▶ Put garbage out on the morning of garbage day, and not the night before
- ▶ Do not leave pet food outdoors
- ▶ Clean outdoor barbecue grills after use
- ▶ Fill bird feeders only through the winter months
- ▶ Do not put meat, fish or sweet food (including fruit) in your composter
- ▶ Keep meat scraps in the freezer until garbage day
- ▶ Pick all ripe fruit off trees, and remove vegetables and fallen fruit from the ground
- ▶ Use electrical fencing to protect valuable trees, orchards, vegetable and berry patches

Legal Issues In First Aid

Sometimes people worry that they may be legally liable when giving first aid. As long as you act reasonably and prudently when you give first aid, you need not worry about being sued. In fact, most of the provinces explicitly encourage bystanders to give first aid with laws called Good Samaritan laws. These laws protect citizens and medical professionals who act in good faith to give emergency assistance to ill or injured persons at the scene of an emergency.

The law provides that when you act reasonably and prudently under the conditions of the emergency, you cannot be held responsible for the person's injury. According to experts in the field of first aid, the following are reasonable actions:

- ▶ Move a casualty only if the person's life is endangered
- ▶ Call EMS for professional help
- ▶ Check the casualty's airway, breathing, and circulation before providing further care
- ▶ Continue to care for any life-threatening conditions until EMS personnel arrive
- ▶ Note you must receive a conscious person's permission before giving care



Outside Your Home:

- ▶ Keep shrubs and bushes trimmed back so that your home is visible from the street and by neighbours.
- ▶ Make sure you can always see in and out of basement windows.
- ▶ Areas near doors and windows should be well lit.
- ▶ Never leave items such as ladders or shovels around your house.
- ▶ Keep your garage, storage and garden sheds locked.
- ▶ Make your home look occupied at all times.

Inside Your Home:

- ▶ Never divulge information to telephone callers you don't know.
- ▶ Never attach your name, address, or license number to your key chain.
- ▶ Check all your window latches and locks frequently.



Save On Insurance With An Approved Driver Education Course

By taking an MTO-approved Beginner Driver Education Course at driving school, G1 licence holders may qualify for a four-month reduction in the 12-month minimum G1-licensing period and a potential reduction in insurance premiums.

Choosing an MTO-Approved Driver Education Course

Not all driving schools offer ministry-approved beginner driver education courses. Look for schools that offer "MTO- approved beginner driver education courses".

Driving schools in Ontario are not regulated, and MTO does not approve or regulate individual schools. Choosing a school is a personal choice. Choose carefully:

- ▶ You may wish to ask your friends to recommend a driving school to you
- ▶ You could consider asking to meet with the driving instructors

Call Buckley to see if your school is approved or go to:

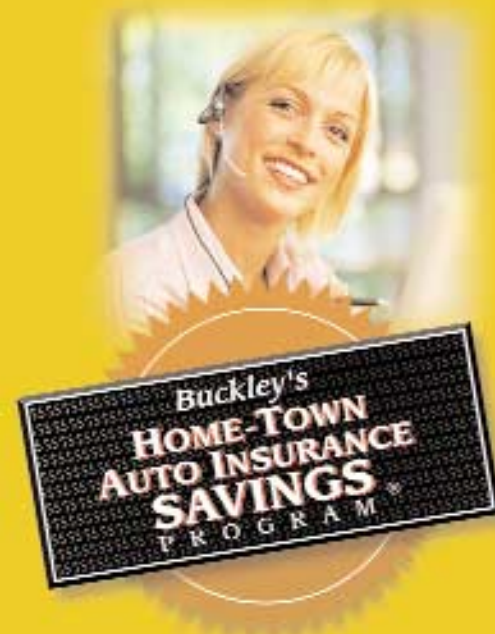
www.mto.gov.on.ca



You're a Perfect Driver and You Deserve Buckley's Home-Town Insurance Savings Program®

Some Insurance Companies are saving their money by moving call centres out of Canada.

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(Only available in your area)

Our licensed friendly staff will make sure you have equal or better coverage than your existing policy.

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Start saving immediately
We'll take care of everything*

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 - ✓ Claims Service 24/7
 - ✓ Extended Service 8am-5pm M-F
 - ✓ Not An Off-Shore Call Centre
 - ✓ Competitive Quote Analysis
 - ✓ Plus The Home-Town Savings Program For Our Area
 - ✓ Monthly Payments
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