

# 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.*

- ▶ **New Boating Rules**
- ▶ **Hiring House Jobs**
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## Volunteer Drivers Should Make Sure They're Covered

Since January 1st 2001, the Ontario Standard Automobile insurance policy has specifically stated that volunteer drivers should not be considered as receiving compensation when being reimbursed for their 'reasonable' driving expenses, including gas, vehicle wear and tear, and meals. In other words, no special insurance is required and no additional premiums will be charged.

It would be a different story if you were driving a cab or a bus that had paying passengers. In that case, you would be considered as receiving compensation, and would need a special endorsement called OPCF 6A-Permission to Carry Paying Passengers – at a higher premium of course.



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## New Boating Rules

On April 1st, 1999, new regulations were implemented by the Canadian Coast Guard in the area of power pleasure crafts. Included in the guidelines were as follows:

- ▶ Person(s) under 16 years of age are prohibited from operating a personal watercraft (PWC).
- ▶ No person(s) under 12 years old can operate a boat of more than 10 horsepower unless there is someone over 16 onboard supervising.
- ▶ A person between 12-16 years old cannot operate a boat of more than 40 horsepower unless there is someone over 16 onboard and supervising.



## Hiring House Jobs

Here are a few things to keep in mind:

- ▶ Always hire certified professionals who have their own worker's compensation and liability insurance.
- ▶ Before getting started, discuss any possible safety issues with them.
- ▶ Any agreements or specifics should be made in writing and signed by both parties.
- ▶ Think carefully before allowing anyone to drive your car as you may be liable for any accidents by your insurance company and in court.
- ▶ Take the proper precautions to prevent liability claims.
- ▶ Keep in mind that for any employee that you are liable for carrying worker's compensation for, do not have coverage in your homeowner's, personal liability or umbrella policies.

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## Save Your Tires and Your Life

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- ✓ **Rotate tires every 10,000 km or as specified in your auto manual.**
  - ✓ **Select the right tires for your vehicle and environment.**
  - ✓ **Install tires in matched pairs or complete sets.**
  - ✓ **Avoid overheating tires if possible.**
  - ✓ **Maintain the vehicle's steering and suspension in proper alignment.**
  - ✓ **Keep your tires balanced.**
  - ✓ **Never overload a tire.**
  - ✓ **Check tire pressures and adjust at least once a month and before long trips.**
  - ✓ **Examine your tires frequently for premature wear or damage.**
  - ✓ **Finally, replace your tires when required!**

## Leaking Underground Oil Tanks

Many homes have an oil tank buried outside. But what homeowners are unaware of, is that these tanks often corrode from the inside out, which may not always be visible. It is important to act quickly if you begin to notice any signs of corrosion as a leak could easily cause a fire and contaminate the soil and groundwater. If oil moves into the area of the sump pump or floor drain, it could also make for a very costly clean up.

An odour of oil in the air could be a first warning sign that your tank is beginning to decay and needs immediate attention. Other symptoms also include a leak in the fuel filter or the nozzle becoming plugged.

These complications could all be reduced by calling a TSSA registered fuel oil contractor to inspect your oil tank yearly. Homeowners in Ontario are also required to call the Spills Action Centre of the Ministry of Environment at 1-800-268-6060.




## Winter Safety Tips

Driving requires considerably more care when temperatures drop below freezing. Here are a few things to keep in mind during the cold winter months:

- ▶ Be sure to have your tires and pressure checked as well as your fluid levels.
- ▶ Be aware of weather and travel conditions.
- ▶ When snow and white-outs impair your visibility, turn on your vehicles full lighting system.
- ▶ Make sure you have plenty of space between you and the vehicle in front of you, especially since it takes longer to stop on slippery roads!
- ▶ Always be equipped with a first-aid and survival kit for emergencies.
- ▶ Avoid sudden turns, abrupt braking, and accelerating which may cause your vehicle to skid.
- ▶ Finally, always stay alert, slow down and stay in control! Remember that there are always advanced driver training courses which can better equip you with important emergency driving skills.

**It is a good idea to buy a set of four good winter tires mounted on their own set of steel wheels.**

## Wood Heat Safety



Fortunately, there is now an official code that specifies how wood heat appliances should be installed. Wood heat appliance retailers, installers and inspectors are now able to attend training and certification programs. So if you already have a wood heat appliance, you should have it inspected to make sure it meets the new safety guidelines. Don't forget that there's a whole team of people in your community -- including your fire department, building inspector, wood heat retailer and chimney sweep -- are always more than willing to help you stay safe when it comes to heating with wood!

## Seatbelt and Passenger Tips

- ▶ **Always use your seatbelt and ensure children are properly buckled up.**
- ▶ **Children under 12 years old and younger are always safest in the rear seat.**
- ▶ **Adults should never allow children to tuck the shoulder belt behind their back or under their arm.**
- ▶ **Use a booster seat for children between 18-27 kilograms.**
- ▶ **Make sure the lap belt lies low across the pelvis and that the shoulder belt lies over the shoulder and across the chest. Do not leave any slack in the belt.**
- ▶ **Do not use a rear-facing child car seat in the right front seat with an air bag, unless you have deactivated the air bag with a cut-off switch.**
- ▶ **Adjust front seats as far back as possible to provide sufficient space for the air bag to deploy.**
- ▶ **Sit at least 25 cm (10 inches) back from the air bag cover, measured from the centre of the steering wheel to your breastbone.**
- ▶ **Place hands over the steering wheel at 9 o'clock and 3 o'clock positions, to prevent injuries to arms or face and to give you better control of the vehicle should the airbag deploy.**
- ▶ **Do not lean close into the steering wheel, dashboard, or glove compartment while the vehicle is moving.**

Every day as many as 140,000 people are injured on the world's roads. More than 3,000 die and some 15,000 are disabled for life.

The World Health Organization's theme for World Health Day, observed April 7th this year, is  
**ROAD SAFETY**

Check This Website Out!  
[www.who.int/world-health-day/2004/en/](http://www.who.int/world-health-day/2004/en/)



*Just In Time*

## The I Promise Program

Just in time, The I Promise Program - teen safe driving initiative, is pleased to announce a significant change. Whereas there was a cost of \$49 to participate, the program is now available at no cost. There is no reason what-so-ever for every parent and insurance company to not participate.

"Every young person should return home safely each time they take the car" says Gary Direnfeld, Executive Director and developer of the I Promise Program. Direnfeld developed the program when his own son became a driver. His son is now 20 years-old and has a clean driving record.

"As important as it is for our son to come home safely, his clean driving record means he gets to enjoy the best insurance premiums too," says Direnfeld.

Parents and youth can download the Parent-Youth Safe Driving Contract and Rear Window Sign form the I Promise website: [www.ipromiseprogram.com](http://www.ipromiseprogram.com). They can choose to use both or either of the program components. As a result of these changes, the program which was only available across the US and Canada, is now fully international.

The goal with respect to young drivers, is to reduce the risk of crashes, injuries and deaths.

In addition to the safe driving initiative, the I Promise website also contains important reports and information geared to improving young driver safety.

**This Is A Free Resource:**  
[www.ipromiseprogram.com](http://www.ipromiseprogram.com)



## Position Your Head Restraint Properly

According to the Insurance Bureau of Canada, only 14% of drivers and 19% of front seat passengers have their head restraint in a 'good' position. For the majority of those surveyed, the positioning was so inadequate that it would have not protected them from injury in the event of a rear-end collision.

Few people take into account the importance of having your head restraint properly adjusted. Yet whiplash and other common neck injuries resulting from fender-benders can be greatly reduced by altering the height and angle of your individual head restraint!



[www.ipromiseprogram.com](http://www.ipromiseprogram.com)

## Your Car Emergency Kit

**You should always make sure that your car is properly equipped with an emergency kit. We recommend that it includes:**

- ▶ A flashlight
- ▶ A fire extinguisher
- ▶ A warning light or road flares
- ▶ An ice scraper
- ▶ Paper towels

- ▶ First aid-kit including: gauze, bandages, dressings, tweezers, scissors, first-aid manual, tape, a blanket, wipes, cold packs, safety pins and alcohol
- ▶ Axe or hatchet
- ▶ Methyl hydrate
- ▶ Sand, salt or kitty litter
- ▶ Tow chain
- ▶ Emergency food pack
- ▶ Extra clothing or footwear
- ▶ Booster cables



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