



# 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.*

- ▶ Preventing Travel Problems
- ▶ Personal Umbrella Policy - Extra Security
- ▶ Tips For Guessing The Age Of Your House
- ▶ Fire Prevention Tips
- ▶ Seat Belts, Stay Safe and Secure
- ▶ Is Your Driver's License Still Valid
- ▶ The Demerit Point System - It Can Add Up
- ▶ Travel Tips For Loading Your Car Safely

## Preventing Travel Problems



- ▶ List what you are packing and keep it in your carry-on bag so that in the event of lost or stolen luggage, it will identify your property and let you know if any items are missing.
- ▶ Carry important items and valuables in your carry-on as many airlines refuse to accept responsibility if lost.
- ▶ Remember to remove old baggage claim checks and destination tags.
- ▶ Label the inside and outside of your luggage clearly with your personal information.
- ▶ In the event of lost luggage, call the airline daily for updates. After five days, attach copies of any receipts you may have and including a copy of your plane ticket and baggage claim checks and send to the airline.

## Personal Umbrella Policy - Extra Security

A **Personal Umbrella Policy** is offered as extra insurance in the event that you are faced with a large claim or one not covered by your existing insurance policies. All insureds are eligible as long as you carry a minimum of \$1 million in home, automobile and any other personal liability exposures. This policy ultimately protects you against large lawsuits by providing liability insurance in excess of your present home and liability policies of just \$1,000,000.

*In many instances, the cost for the umbrella policy is much less than increasing the primary liability policies. This is especially true when insuring with Buckley.*

### HOW THE POLICY WORKS

**Personal Umbrella Liability** provides back-up coverage in case large lawsuits go beyond your primary policy limit. For instance, if you had an automobile claim of \$3 million and you have \$1 million of liability coverage with Buckley, Buckley would pay the first \$1 million and your umbrella policy would pay the rest up to its policy limit. In addition, it will extend over all your existing primary policies.

### Extra Protection

**Personal Umbrella Policies** also cover certain liability claims such as defamation of character, libel, slander, mental anguish, wrongful eviction, and/or rented or borrowed automobiles which may not be covered by your primary liability policy. In such situations, this policy insures the costs for legal defense.

*Call Buckley For a Quick  
Painless Quote!*



**BUCKLEY INSURANCE**  
BROKERS LTD.

*Quality Insurance Since 1961*

**Join your neighbours... call and save up to 35%**

**1-800-665-SAVE**

7 2 8 3



## Tips For Guessing The Age of Your House

- ▶ In new subdivisions, manhole covers, sidewalks and curbs can help you distinguish dates.
- ▶ Porcelain plumbing fixtures usually have a production date stamped inside of the rear portion of the tank.
- ▶ The metal strip which separates the two panes of thermal pane windows often bears a manufacture date.
- ▶ In houses built since 1975, the electrical panel's sticker indicates the possession date of the house.
- ▶ Building materials can provide clues to the age of a house such as stone foundation walls which were built from the 1800s until around the 1930s or concrete block foundations which were built from the late 1930s to 1970s.
- ▶ Plank subflooring was used up until 1965 when plywood subflooring became favoured. However, it was not until the 1980s that wafer-board subflooring became popular.
- ▶ Aluminum wiring was used from 1965 -1970, but by 1978, was no longer popular.
- ▶ Prior to 1960, houses typically had cast-iron waste plumbing. After about 1955, copper became predominant. However, when the price of copper increased in the late 1960s, plastic became the material of choice.
- ▶ Prior to the 1960s, houses had plaster on walls and ceilings, whereas houses today have drywall.



### For barbecues:

- ▶ Position your barbecue at least three feet from any building opening, fence, wall, combustible roof overhangs and branches.
- ▶ Never operate a barbecue or store propane cylinders indoors.
- ▶ Make sure you open the barbecue lid before lighting. If it doesn't light the first time, turn off the fuel source and wait five minutes before trying again .
- ▶ Each time you re-connect your propane cylinder, brush soapy water over the hose and connectors; bubbles in such areas indicate a leak which could cause a fire.



## Seat Belts, Stay Safe and Secure

- ▶ A properly worn seat belt greatly increases your chances of surviving a motor vehicle collision.
- ▶ Air bags do not take the place of a seat belt as they do not prevent drivers and passengers from being thrown from the car.
- ▶ Wearing a seat belt loosely or improperly, could, in the case of a collision or sudden stop, result in an injury-producing impact or ejection from the car.

### For candles:

- ▶ Never leave lit candles unattended.
- ▶ Place them out of the reach of children and pets, and away from flammable objects.
- ▶ Place candles in metal or glass holders with sufficient room to hold melted wax.

### For clay or metal outdoor fireplaces:

- ▶ Contact the fire department or municipality for regulations regarding placement and use.
- ▶ Position them away from buildings, fences and trees and remember to never leave a burning fireplace unattended!

- ▶ Pregnant women should always wear both a lap and shoulder belt.
- ▶ A driver can be charged \$90.00 and two demerit points for seat belt infractions
- ▶ Drivers are responsible for ensuring that all children under 16 years of age are properly secured in a seat belt and those between 18-36 are in a booster seats.
- ▶ Children under 13 years of age are safest in the back seat of a motor vehicle, away from any potential point of impact.



*All Your Personal Insurance Needs  
All Your Business Insurance Needs*

# Protection

*by the  
Insurance **Professionals**  
Buckley Insurance*

## Is Your Driver's License Still Valid?

In Ontario, new drivers must complete a two level "Graduated Licensing" program in order to qualify for full licensing privileges. New drivers have five years from the start date of their Level One License to earn these privileges. A failure to receive a Class G License (full License) within five years will result in repeating the entire process again.

If you received your Level One or Level Two License in 1997/98 and have not graduated to a G License, your License may be expired. Not only is this against the law, but it also could invalidate your insurance coverage. If this applies to you, call your nearest Ministry of Transportation Test Centre.

## Ontario Graduated Licencing

To receive your Level One, you must be at least 16 years old and pass an eyesight and written test. This level is a minimum of 12 months and maximum of five years, but with an Approved Driver Education Course, it can be reduced to eight months.

### Level 1 Driving Conditions:

1. A fully licensed driver of at least four years and a blood alcohol level of less than 0.05% must accompany drivers in the front seat at all times.
2. The driver's blood alcohol level must be zero.
3. Driver's must not drive between midnight and 5 am..
4. Seat belts must be available for each occupant.
5. Drivers are not allowed to operate any vehicle on Ontario's 400-series highways or on Ontario's high speed expressways.

To graduate to Level Two, licensees must pass a road test. After 12 months, another road test is required in order to qualify for a full License.

### Level 2 Driving Conditions:

1. Drivers must have a blood alcohol level of zero.
2. A seat belt must be available for each occupant.

**Demerit Points can even be added from out-of-province convictions, even the U.S.A.**

How many Demerit Points have you lost?

Just Call

Ministry of Transportation  
(416) 235-2999  
or 1-800-387-3445

## The Demerit Point System

### IT CAN ADD UP!

Driver's begin with zero demerit points and accumulates demerit points for convictions. In fact, they even stay on your record for two years from the offense date. If you collect enough points, you can lose your driver's License.

7 points	Failing to remain at the scene of a collision	Failing to stop when signaled/ requested by a police officer
6 points	Careless Driving Exceeding the speed limit by 50 km/h or more	Racing Failing to stop for a school bus
5 points	Driver of a bus failing to stop at an unprotected railway crossing	
4 points	Exceeding the speed limit by 30 to 49 km/h	Following too closely
3 points	Exceeding the speed limit by 16 to 29 km/h Failing to yield the right-of-way Failing to obey the directions of a police officer Failing to report a collision to a police officer Crowding the driver's seat Driving or operating a vehicle on a closed road Failing to slow and carefully pass a stopped emergency vehicle Driving through, around or under a railway crossing barrier	Improper passing Failing to obey a stop sign, traffic light or railway crossing signal Driving the wrong way on a divided road Improper driving when road is divided into lanes Going the wrong way on a one-way road Crossing a divided road where no proper crossing is provided Failing to move, where possible, into another lane when passing a stopped emergency vehicle
2 points	Improper opening of a vehicle door Towing people—on toboggans, bicycles, skis, etc. Failing to stop at a pedestrian crossing Improper right turn Failing to signal Reversing on a divided high-speed road Driver failing to ensure that a passenger less than 23 kg is properly secured Failing to lower headlamp beams	Prohibited turns Failing to obey signs Failing to share the road Improper left turn Unnecessary slow driving Driver failing to wear a seat belt Driver failing to ensure that a passenger under 16 years is wearing a seat belt Backing on a highway

Looking For A Safe Vehicle  
Check This Website Out!  
[www.nhtsa.dot.gov](http://www.nhtsa.dot.gov)

## Travel Tips For Loading Your Car Safely

**If you are going on a road trip, here are a few things to check.**

Can your vehicle handle the road with extra weight? Overloading can affect your cars handling, stability and not to mention could damage your suspension. Ask your garage for advice.

Is your vehicle prepared for the journey? Make sure your car has had a tune-up as the last thing you want on your vacation is your car breaking down! Secondly, check your brakes as the extra load and trailer will demand more from your break system. Finally, make sure your headlights are properly adjusted as weight in your trunk will cause the front end of your vehicle to rise slightly.

Since 1961, Buckley Insurance has been working for businesses and individuals like you. We pride ourselves on personal service where our clients are also our friends. In those 4 decades, Buckley has grown to become one of Canada's leading insurance brokers and is proud of our record. Let Buckley's ability, reliability and forward thinking work for you. You can rely on us.



**BUCKLEY INSURANCE**  
B R O K E R S L T D .

Quality Insurance Since 1961

**1-800-665-SAVE**  
7 2 8 3

[buckleyins.com](http://buckleyins.com)

**Loading Up.** Pack your car with safety and convenience in mind. You can judge your packing success by how accessible items are as the kids ask for them! Make sure your articles are securely tied down so they don't become dangerous projectiles in the event of an abrupt stop. Lastly, don't overfill and limit the driver's ability to see out of the windows.

**Your Alternatives.** Your 2-door hatchback just might not be able to handle the family, dog and your luggage. You could consider using a small travel trailer or car-top carrier. Just make sure they are securely fastened, you follow the manufacturers guide and all latches and knobs are secure. You may be better to rent another vehicle.

**Have you made a checklist? Here are some items to add to your list;**

- ▶ Make sure the spare tire is properly inflated
- ▶ Take an extra litre of oil with you
- ▶ Keep extra anti-freeze mixture in your car
- ▶ Remember to equip your car with a first-aid and emergency road kit!



**Buckley Insurance Has The Best Rates For Top Dog Drivers**

**Buckley's Home-Town Insurance Savings Program® is exceptional and unique to our home-town area. Let us show you the savings.**



### The Finest Policy

at the best possible price!  
(Only available in your area)

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

### Claims Service

24 hours - 7 days a week  
We're always here for you

### Easy Monthly Payments

Even on Visa or MasterCard

### Make The Easy Switch Now

With just a ten minute call

*We'll cancel your existing policy  
Start saving immediately  
We'll take care of everything*

- ✓ 5 Competitive Company Quotes to Compare!
- ✓ Friendly Service By Your Own Dedicated Rep
- ✓ 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



This information is of a general nature only and is not intended to address the specific circumstances of any particular individual or entity. The information is in no way intended to be a substitute for information provided by qualified professionals. Although we carefully review our form and content, we cannot guarantee nor take responsibility for the accuracy, completeness or usefulness of the form or content of the information provided herein. If you wish any specific information or insurance advice, consult your broker or Buckley Insurance.