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W.B. WHITE INSURANCE & FINANCIAL SERVICES

News and Tips to Make Your Life Easier and Safer for our friends and clients

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The Right Way To Lift ...

Back injuries are the most common workplace injury. Approximately 25 percent of all on-the-job accidents reported each year involve back injuries – and usually happen when employees are lifting something incorrectly.

Back injuries from incorrect lifting are just as common around the home. So, whether at home or at work, the following tips can help you lift safely.

- When you lift, push and pull with your legs – not your arms and back. Bend at your knees, not your waist, to help keep your center of balance.
- Avoid lifting higher than your shoulder height.
- Men, tone down the testosterone and use a hand truck to move heavy stuff. Don't worry, she'll still love you.
- Turn with your feet, not with your hips and shoulders. Twisting can overload your spine and lead to serious injury.
- Carry objects close to your body and use both hands. Avoid a long reach to pick something up.

Back injuries can be debilitating, so stay on the safe side and lift correctly.

Personal Lawsuits Are On The Rise!

A Personal Umbrella Policy Can Protect You

It is an unfortunate sign of the times that our society is getting more litigious, not only are there more lawsuits, the amounts being sought are getting higher and higher. Today it's not unusual for personal lawsuits to seek damages in the two, three or five million-dollar range.



Jason Famme
Account Executive

Your Home and Auto Policies already provide basic liability protection. But what do you do if you are faced with a lawsuit for more than your policy provides? The answer may be a Personal Umbrella Policy.

As long as you have at least \$1 million in home, auto or other personal liability coverage, you can top up your protection with a Personal Umbrella. Depending on your needs or comfort level, you can increase the limits of your personal insurance policies to \$2 million, \$3 million, or more in an economical way.

Not only can a Personal Umbrella increase liability limits on items such as cottages, watercraft, all terrain vehicles or recreational vehicles, it can also provide coverage beyond that provided by the underlying policies.

This often includes limited coverage for:

- i) Directors and Officers of non-profit organizations including condominium corporations;
- ii) Personal injury for claims related to such actions as libel, slander, discrimination and wrongful eviction.

Finally, Personal Umbrellas provide world-wide coverage for personal actions with the exception of automobile coverage, which is restricted to Canada and the United States of America.

Are You The Client of the Month?

Our brokerage is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept our heartfelt "thanks" for your support. We truly appreciate it.

For outstanding work telling others about our brokerage, this month we honor **Patrick & Colleen Clynch** as our Client of the Month!

Patrick & Colleen will receive a gift certificate from us in recognition of this honor. Thanks for your continued business!

(Who's next? Hint ... it could be you! Watch this space for the announcement.)

As your assets increase, so does your liability exposure. A Personal Umbrella Policy can increase your liability coverage at a reasonable cost and give you peace of mind. If you want to buy additional protection for yourself and your family, talk to us about Personal Umbrella Insurance.



Working in partnership with:



- Dominion of Canada
- Royal & Sun Alliance
- Optimum Frontier
- AXA

- Farmers' Mutual Ins. (Lindsay)
- Aviva
- ING Insurance Company
- York Fire & Casualty Insurance

Tips to Prevent Identity Theft

1. Shred all your important papers, including credit card receipts, with a "confetti" type shredder.
2. Get all of your checks delivered to your bank – not to your home address.
3. Use phony information when assigning security passwords to your accounts. For example, instead of using your mother's real maiden name – which an identity thief could find out – make something up.
4. Empty your wallet or purse of any identifiers you do not need.
5. Never give out any of your personal information on the phone. Don't even confirm it from the caller's records.
6. Do not put your telephone number on your checks.
7. On the Internet, only provide credit card information on encrypted secure sites.
8. Monitor all your bank and credit card statements every month.
9. Order your credit report at least twice a year and review it carefully.

This is just a partial list of tips. You can get more information at www.identitytheft.org.

Tell Others About Us And Win a Prize

Thanks to all our clients who graciously referred their family, friends and associates to our brokerage. We build our brokerage on your positive comments. This month, we honor:

Darren Martel

who spread the word of our brokerage and brought us new clients. For this referral, we present **Darren** with a "dinner for two" gift certificate.

Thank you **Darren**. Remember, Next month's referral business prizewinner could be you!

Sewer Back-Up vs. Water Seepage

Most comprehensive homeowner packages cover loss or damage resulting from the sudden and accidental escape of water unless it is caused by freezing. This includes water from a watermain, swimming pool or from a plumbing, heating, sprinkler or domestic appliance located inside or outside your dwelling.



Dan McMorrow
Account Executive

Sewer back-up coverage is not normally included on a homeowner policy, but can usually be added for a nominal fee. This coverage provides protection for loss or damage caused by the rupture, back-up or escape of water from a sewer, sump, drain, storm drain or septic tank. Most sewer back-ups are caused when the amount of water forced into the sewers can't get away from your home fast enough. While we cannot control sewer back-up, sump pumps and proper sewer design and maintenance can help prevent these losses.

On the other hand, homeowner packages will NOT cover loss or damage that is caused by the continuous or repeated seepage or leakage of water or by ground water or other water below the surface of the ground, unless it is caused by the escape of water from a public water main or swimming pool.

Water seepage is normally due to a build up of ground water. The water can come in through the foundations, walls, basements or other floors, doors, window wells, sidewalks, and driveways.

The condition of your foundation is a housekeeping or maintenance issue, not an insurance issue. If the land around your house slopes in towards your foundation, instead of running away from the home, the chance of ground water building up is greater.

You can help prevent water seepage by ensuring your window wells are clear of leaves and debris and by periodically checking your foundation for signs of wear, tear and cracks.

Power Failure Causes Rotten Food. Am I Covered?

You've had a power failure and now have spoiled goods in your fridge or freezer, are you covered? For most people the answer is yes. Your Homeowner, Condominium or Tenant Policy will likely protect you.

Most personal policies include a Food Freezer Extension that covers the loss of perishable goods due to mechanical breakdown including off-premises power interruption. Often there is no deductible for this type of claim, but a \$2,000 policy limit is common. If the power supply in the building containing the freezer is disconnected accidentally or intentionally, you will not be covered.



Keith Miller
Account Executive

For commercial policyholders, things get a little more complicated. Under the Commercial Property Section of most commercial policies, losses caused by mechanical breakdown, power surges, cracking and explosion are excluded. This includes losses resulting from a general power failure.

Alternatively, Boiler and Machinery Insurance offers protection for equipment damaged by accidental breakdown. If a power surge causes the breakdown and the subsequent loss of perishable goods, you will be covered subject to the policy wordings and conditions.

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Free Report

"Liability Coverage.....what you should know about what's not covered with Umbrella Insurance!"
Call 905-576-6400 or e-mail us at wbwhite@wbwhite.com now to receive your free copy!

Protecting Items in Your Car

Guarding your possessions is important at anytime. People lock their doors and close their blinds when they leave the house, but often become careless when leaving items in their vehicles.

Christmas is a particularly vulnerable time. Unfortunately, there are people who prey on unsuspecting shoppers. Often thieves loiter around malls and parking lots just waiting for their chance to smash and grab. They look for shoppers who put purchases in their cars and then return to the stores for more shopping. They seize this chance to make off with your goods.

The following are some tips to protect your possessions and your peace of mind.

- Lock your vehicle at all times.
- Keep items out of sight and in the trunk.
- Cover up items that can be seen inside (Privacy or tinted glass can help to hide items in the car).
- If you load your car and have more shopping to do, move your car to a different location in the lot.
- Purchases from high value stores (jewelry, electronics) are most desirable, consider re-bagging them if possible.
- Always park in a well-lighted area.

If your vehicle is broken into and items are stolen, you will need to file claims under two separate policies. Your Auto Policy will cover damage to your vehicle, less the applicable deductible. For lost possessions, you will claim these on your Homeowners or Tenants Policy often with a second deductible.

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If you have Business Interruption coverage, you may be covered depending on the specific perils insured and the policy wordings and conditions. If you're not sure if you are covered, check with us. Don't wait until after a loss.

Answers To Important Life Insurance Questions ... What Kind? How Much?

I've seen this quote – attributed to Will Rogers – in several forms ... "A man who dies without life insurance should have to come back and clean up the mess he's created." If Will didn't actually say it that way, he should have. And in our modern age it applies as strongly to women as men. If you've been thinking about life insurance, then here are some basics to help you understand what you're buying.



Jim Lao
Financial Advisor

What Kind of Life Insurance Should I Buy? There are lots of options with life insurance, which we can explain when the time is right. For now, let's keep it simple.

"Term Life" is considered temporary protection because it only provides coverage for a specified period of time. The policy term might be 5, 10, 20 years or more. If the insured dies during the policy term, the insurance company pays the policy's death benefit. If the term ends before the insured dies, nothing is payable and the policy expires. Term life is inexpensive when you're young and healthy and becomes more expensive as you age. That means you can get a lot of protection for low cost with term life, but you'll pay much more later on.

"Whole Life" is considered permanent protection. As the name implies, it protects you for your whole life. It never expires, provided you pay your premium. These policies build cash value (living benefits), to which you are entitled if you surrender the policy. Whole life is initially more expensive than term life, but the premium remains level for the life of the policy. Some people use whole life policies as part of their investment strategy, while having the security of a death benefit for their families should they die prematurely.

"Universal Life" is permanent insurance with flexibility. The premium is flexible and the death benefit is flexible. UL also builds cash value like whole life. Many people prefer UL to whole life in their investment strategy because of its flexibility and usually lower costs.

Which kind of insurance is for you? It depends on your goals. Think about what you want life insurance to do for you, and we can help you buy the right kind.

How Much Is Enough? This is a very personal question. Financial Advisors use what we call "needs analysis" to help you answer this question. Your needs are going to be different than anybody else's.

If you want to replace your income for the remainder of your expected working life, we can calculate that. If you want to pay off the mortgage, put the kids through college and keep your spouse out of the work force for five years, we can calculate that. If your spouse wants to be "set for life" – should your time come early – we can calculate that, too. It all boils down to the same thing ... what do you want your life insurance to do for you and your family?

Give us a call with any questions you have. We're here to help protect you and your loved ones.

Free Report

*"The different kinds of life insurance policies...what they're good for, when to use which one".
Call 905-576-6400 or e-mail us at wwhite@wwhite.com now to receive your free copy!*

Pearl of Wisdom

"Be civil to all; sociable to many; familiar with few; friend to one; enemy to none.

Benjamin Franklin

US author, diplomat, inventor, physicist, politician, & printer (1706 - 1790)



An Independent Insurance Broker
Covers You Best.

A Not-So-Trivial Pursuit

Every quarter, W.B.White sponsors a Trivia Contest and offers you a chance to win valuable prizes, one of which is NOT a million dollars. Test your knowledge! Just two correct (or nearly correct) answers and you could be this quarter's winner. The entry that comes closest to the correct answers to the following question will be the winner. If more than one person has the exact answer to the first part, the one who comes closest to the correct answer of the second question wins. If more than one person answers both questions correctly, the winner will be the person whose entry reached our office first. Write down your name and answers, and then fax — (905) 576-1367 — or send — 110 King Street East, Oshawa, ON. L1H 1B6 — or e-mail — wbwhite@wbwhite.com this page. Good luck!

QUESTION: It is 804 feet deep and 193 miles long. It is the smallest of the Great Lakes in surface area. Can you name it?

Your Name: _____ Your Answer: _____

P.S. The answer to the previous question: What was the name of the first airplane flown at Kitty Hawk by the Wright Brothers, on December 17, 1903?

Answer: "It appears that we had two answers to last editions trivia question. The trivia source we used stated 'Bird of Prey' but many readers also submitted 'Wright Flyer'. Upon further research we discovered both being used on many trivia websites and so we sent two prizes. Congratulations to our winners **Rachael Coutts** and **James Roach!**"

P.S. We know for sure there is only one answer this time, so e-mail in your answers as soon as possible, as only the first one will win!

Remember: Proper insurance protection requires constant vigilance. Did you know that 37% of unpaid claims result from perilous **GAPS** in insurance coverage? Be sure to let us know whenever changes arise in your life (new car, adding on to your house, etc.).

Note: Providing your e-mail address will help us deliver important information to you about your protection.

Our clients say it best...

I can't remember when we weren't insured with your company! I have always felt I was in good hands for both car and house insurance. At present my son and granddaughter is also insured with your company. Keep up the good work!

Dorothy Pierson, Oshawa, ON

Chartered Member

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National Society of Brokers for
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