



## **PROPERTY INSURANCE DID YOU KNOW?**

- ◆ There are **special limits** on your policy for things such as;
  - ~ Jewellery and furs
  - ~ Money or securities
  - ~ Animals, birds and fish
  - ~ bicycles
  - ~ stamps and coins
  - ~ **Call us if you need increased coverage.**
  - ~ garden tractors
  - ~ collectibles
  - ~ watercraft
  - ~ silverware
- ◆ Check the hoses on your washing machine and dishwasher routinely to ensure they are not worn or have come loose. This can cause your hose to burst and create a big mess!
- ◆ **Pocket** bikes, scooters, kid's electric cars, golf carts; are not and usually cannot be covered for damage, theft or liability. Call us if you have concerns.
- ◆ Insurance Companies have 24-hour claim reporting. You can usually find the number on your policy or call our office and push "2" for a list of their emergency numbers.
- ◆ During heating season bursting of pipes from freezing is not covered if the house is unoccupied for 4 days or more. You must have the house **checked daily** or turn off the water and drain the pipes.
- ◆ If you have an insured loss, you must take steps to protect furniture and belongings from further damage. Your policy has an extension that covers reasonable costs to remove and store property in this situation.
- ◆ **Personal Umbrella** covers in the event you are sued for a large sum of money. Most policies have \$1,000,000 coverage (refer to your policy). For people who have more than one residence and/or recreational vehicles, we recommend Umbrella Liability.
- ◆ Insurance policies are not designed to cover "maintenance" type losses. They cover certain perils of **sudden** and **accidental** nature. For example lightning damage is covered; a rotten floor around a bathtub is not. Always call us if you are not sure if a claim is covered.
- ◆ If you own rental property, rental income coverage is available. Changes in occupancy or use of the building can affect your policy. Call us.
- ◆ **Oil Tanks don't last forever.** Indoors or out, moisture can cause deterioration, rust, etc. A leaking or ruptured oil tank can cause major clean up expense and a very serious environmental risk. Tanks should be inspected regularly and replaced where necessary.
- ◆ Running a small business out of your home? Doing crafts or woodworking and selling at local stores or flea markets? You may need extra coverage, call us to discuss.
- ◆ **Avoid costly loan charges!** Start now on next year's RRSP with monthly deposits on all GIC and Investments. Call us today for personal advice and total protection.

**Call us at 905-576-6400 or 1-877-727-0757 to discuss any questions you may have!**