Volume Twenty, Number One

STAYING in Touch

Tips, strategies, and advice to help you choose the right insurance coverage from your Insurance Shopper

ROBERTSON HALL INSURANCE

Eyes on the road - hands on the wheel

Cell-phone driving ban now in effect!

Keep your eyes on the road and your hands on the wheel. Ontario is now the fourth province to ban hand-held wireless communication devices or any hand-held electronic entertainment devices while driving. Drivers in Ontario are now prohibited by law to use hand-held cell phones, text or e-mail, or view laptops or DVD players while behind the wheel regardless of being at a stop-light or in heavy traffic.

Drivers who text, type, email, dial, or chat using a prohibited hand-held device can face fines of up to $500, as well as possible demerit points, license suspension and/or imprisonment.

Hands-Free Devices Only

The new law applies only to hand-held wireless communications and hand-held electronic entertainment devices. This means drivers must only operate wireless devices that can be used in a "hands-free" manner.

Hands-Free Devices Include:

- a cell phone with an earpiece or headset using voice dialing or plugged into the vehicle's sound system
- a global positioning system (GPS) device that is properly secured to the dashboard or another accessible place in the vehicle
- a portable audio player that has been plugged into the vehicle's sound system.

For more information, visit *http://www.mto.gov.on.ca/english/safety/distracted-driving/index.shtml*

Recent studies show that cell phones can be a major source of distraction for many drivers. Cell phone users are four times more likely to be in an accident than a driver focused on the road. Dialing and texting carry the highest degree of risk with all cell phone-related activities.

Ontario joins more than 50 countries worldwide and a growing number of North American jurisdictions that have similar distracted driving legislation including Quebec, Nova Scotia, Newfoundland and Labrador, California and New York.

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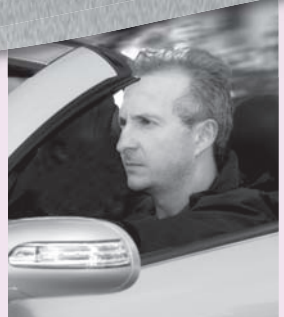

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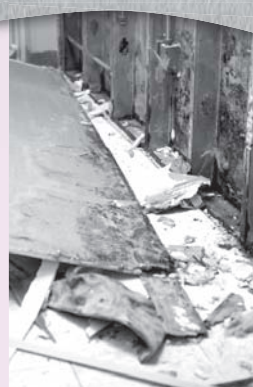

It's all about Choice! Changes to Automobile Insurance Coming to Ontario

Ontario recently announced legislation that will give consumers more choice and flexibility in their automobile insurance protection. More than 40 revisions to auto regulations have been proposed that give consumers options.

The proposed reforms will help keep insurance premiums affordable by letting Ontario drivers buy coverage that best meets their individual protection needs and budgets. Drivers could opt for a new standard level of auto insurance coverage that could help reduce their auto insurance premiums, or choose additional levels of medical and rehabilitation coverage including a wider range of attendant care, housekeeping expenses, death and funeral expenses. Here are a few of the proposed highlights:

- Reduction of Medical and Rehabilitation (non-catastrophic) from $100,000 to $50,000
- Attendant Care Benefit (non-catastrophic) from $72,000 to $36,000.
- Housekeeping, home maintenance and caregiver benefits would be optional
- The option to buy additional coverage to effectively reduce the Bodily Injury Deductible from $30,000 to $20,000.

A complete list of changes is available at *www.fin.gov.on.ca/en/consultations/auto*

When compared to other provinces with similar auto insurance plans, Ontario's new standard medical and rehabilitation benefits will remain the most generous in Canada.

In addition, 17 new consumer protection measures have been proposed including one that prohibits using a driver's credit score to determine whether a driver is insurable or how much to charge for automobile insurance.

As your Broker, we applaud these changes and look forward to making sure you have insurance that fits your needs and your budget.

It is expected the new legislation will be implemented in late 2010 and we will make sure that you are well-informed. If you have any questions or concerns, please contact us.

We're on your side!

Don't get caught without one! Every boater must carry proof of competency

Almost 9 million boaters navigate Canada's waterways each year.

To make boating safer for all, the Canadian Coast Guard launched a mandatory licensing program for pleasure craft powerboat operators in 1999. Today all boat operators, regardless of age or engine horsepower, must carry proof of competency or risk a $250 fine. Provincial Police, Conservation Officers and the RCMP are responsible for enforcement.

The Pleasure Craft Operator Card (PCO Card) is the easiest way to show proof of competency. To get your card, you must attain a mark of at least 75 percent on a 36-question, multiple-choice Transport Canada accredited test. Once you successfully complete the test and obtain a license, you have it for life. There is no re-testing or re-licensing required.

Besides the PCO Card, proof of competency can include proof of having successfully completed a boating safety course in Canada prior to April 1st 1999; or completion of a rental-boat safety checklist (for power-driven rental boats).

The pleasure craft operator's course focuses on educating mariners on the rules of the waterways and restricting children from operating certain vessels based on age and engine horsepower.

How this applies to operators of pleasure craft fitted with a motor and used for recreational purposes	**Power restrictions**
Under 12 years of age, and not directly supervised*	Can operate a vessel with no more than 10 hp (7.5 KW)
Between 12 years and under 16 years of age, and not directly supervised*	Can operate a vessel with no more than 40 hp (30 KW)
Under 16 years of age	Not allowed to operate a Personal Watercraft (PWC)
16 years of age and over	No power restrictions

- *The above age / horsepower limitation chart refer to "not directly supervised" when under the age of 16. Directly supervised means accompanied by and directly supervised by someone 16 years of age or older.*

If you don't already have your pleasure craft operator's card, a list of course providers is available from Transport Canada's Office of Boating Safety.

http://www.tc.gc.ca/marinesafety/debs/obs/paperwork/paperwork_operator.htm

Be prepared for the boating season and enjoy your time on the water.

What happens when you file a Homeowners Insurance claim?

Home insurance is one of those things that everyone needs, but no one hopes to use. If you've experienced a property loss, whether by fire, water damage or theft, you know it can be stressful.

As your Broker, it's our job to guide you through the claims process; to help you achieve a fair settlement in a timely fashion; and to make the experience as painless as possible.

Once you've had a loss, the first step is to report the loss promptly to us. We'll ask you a few questions to better understand the events surrounding your loss and determine the severity of damage. If you have immediate needs, we'll offer the appropriate assistance.

It is your responsibility to do what you can to mitigate the loss. Simply put, this means you are expected to take immediate action for emergency repairs or tasks within your control, with resources available to you, to minimize further damage. Your insurance company will cover all reasonable expenses to prevent the loss from getting bigger.

As your Broker, we'll go over your coverage, your deductible and the impact the claim will have on your policy discounts or renewal terms. We will council you on the prudence of making a claim, taking into account the severity of the claim, the nature of the claim and your previous claims experience.

To start the claims process, we will file a "Notice of Loss" with your insurer. An independent or company adjuster will then be assigned to your claim.

The adjuster's role is to oversee the process of putting you back in the position you were in prior to the loss (subject to your policy terms and conditions). The adjuster will investigate the cause of loss, confirm coverage and obtain estimates for professional services required under the claim. The adjuster will guide you through the paperwork and include you in the decision process of who will do the work and what services will be performed.

At this point, a "Proof of Loss" will be presented for your signature. This legal form documents the loss as presented by you and states that the damages claimed are accurate. Once your insurer accepts the Proof of Loss, all work and services required under the claim will begin in a timely fashion (subject to the availability of products and services).

We're here to help

We know these can be stressful times. You can rely on our insurance knowledge and experience to make the claim process as painless as possible. It is important to keep the lines of communication open. If you have any questions, concerns or require clarification at anytime during the claims process, contact us. We're committed to assisting you in any way we can.

Do you suffer from Road Rage?

Here's a humorous little quiz to rate your potential for Road Rage.

1. I find driving to be:

a. fun and relaxing

b. relaxing when I'm alone on the road, but nerve wracking in city traffic

c. challenging, but dangerous

d. a good place where I can really let loose and express myself

e. a place where I show the rest of the world what a bunch of incompetents they are

2. My driving skills are:

a. good

b. great

c. better than most on the road

d. superior

e. I am the best; no one comes close to my skill

3. You are driving down the road going your usual speed when you spot a woman putting on her makeup. Do you:

a. laugh and continue on your way.

b. drive by and give her a dirty look

c. speed past her and yell "Forget it; It won't help"

d. speed past give her the finger, yell obscenities

e. same as 'd' but also cut in front of her and slam on the brakes

We often joke about Road Rage, but it is a serious problem. Road Rage can result in collisions, assault, altercations, injuries and even death. If people drive responsibly, they can help make our roads safer from road rage. Here are a few tips to help you combat the signs of road rage…

- Leave your problems at home or at work… don't let them consume you while you're driving.
- Plan your route ahead of time so there is little frustration with directions.
- Make several stops to re-focus on long drives.
- Be courteous in busy intersections.
- Don't get mad or retaliate towards other driver's mistakes.

Be safe out there…and remember, if you think you're being followed, don't drive home - go to the nearest Police station or busy public place.

What's the distinction between Flood and Sewer Back-up?

A flood can be caused by spring run-off, melting snow, an overflowing river, lake or stream, or even a swimming pool. Excessive groundwater build-up that enters your home via leaks or seepage is also considered flooding. Whether aided by wind or an Act of God, damage to your home caused by a flood is not covered.

Most homeowners' policies will cover other types of water damage provided the cause is "sudden and accidental" and is not caused by freezing. This could include the sudden failure of a heating or air conditioning system, an overflowing washing machine, a blocked toilet, accidental sprinkler going off or a burst water pipe.

The key words are 'sudden' and 'accidental'

Water entering the home through leaks, cracks and seepage are considered to be the responsibility of the owner and should be prevented through routine home maintenance.

Sewer back-ups occur when massive volumes of water overload a drainage system. Once the wastewater rises above your basement drains, a back-flow into your home results. Sewer back-ups can introduce black mould, harmful bacteria and sewage waste into your home, creating health risks and extensive damage.

Depending on where your home is located, sewer back-up insurance may be available to help cover losses or damage caused by water that has accidentally escaped from a sewer, drain, storm drain, sump, septic tank, eaves trough or downspout. Call us to find out more.

5 steps to prevent or limit water damage to your home

- If your area is susceptible to sewer back-up, make sure your home has a back-flow valve and plugs for drains, toilets and other sewer connectors installed.
- If you don't have a sump pump, install one. If you do have a sump pump, test it to make sure it is working.
- Store items in plastic containers or on shelving at least 12" off the basement floor.
- Keep eavestroughs and downspouts clear of debris and make sure water flow is directed away from the foundation.
- Finally, as simple as it sounds, make sure your lot is properly graded to direct run-off away from the foundation and entranceways.

How Safe are You? GPS technology could help criminals rob your home

A thief can steal your car in as little as two minutes. A smash and grab robbery can happen in seconds. If your car has a GPS device with your home address programmed into it, a thief can rob your home too!

One recent story involved a car break-in at a local sporting event. The thieves targeted cars in the fan parking lot knowing the owners would be watching the big game. A window was smashed and some money, a portable GPS unit and a remote garage door opener were stolen.

The thieves used the GPS system to guide them to the house. Then they used the remote control to open the garage door and gain entry to the house. Since the thieves knew what time the game was scheduled to finish, they had time to clean out the house.

Thieves are only interested in what's quick and easy. If you make it hard for them to break in, they'll just move on to the next target.

Tips for Your Car

If you have a portable GPS system or remote garage door opener, hide them well or take them with you when you leave the car.

If your GPS has a key or password lock, use it. If it doesn't, don't put your home address in it. Instead, program a nearby address (like a store or gas station) so you can still find your way home if you need to, but a thief can't find out where you live.

Tips for Your Home

Lock your doors. Even the best locks can't protect you if you don't use them.

Be seen and safe. Trim hedges and bushes so your home is visible from the street.

Know your neighbours. Neighbours who look out for each other are among the best, and least expensive, defenses against crime.

Keep it well lit. Make sure all outside entrances -- front, back and side -- have good lighting so burglars can't easily hide.

Install a monitored alarm system. An alarm provides great protection against burglary and fire, but only if you use it.

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