

LET OUR FAMILY TAKE CARE OF YOURS

## INSURANCE UPDATE

### INSIDE THIS ISSUE:

Featured Claim	1
Water Damage	2
Umbrella Policy Information	2
Tips From Our Client Protection Team	2
What To Do With Water Damage	3
Water Damage Prevention	3
Website Information	4
Our Chosen Charities	4

### WE'VE GOT YOU COVERED :

- ◆ AUTO
- ◆ HOME
- ◆ BUSINESS
- ◆ TRAILERS
- ◆ MOTORCYCLES
- ◆ BOATS
- ◆ CABINS
- ◆ SECONDARY RESIDENCES
- ◆ CONDOS
- ◆ TENANTS
- ◆ PERSONAL UMBRELLAS
- ◆ RENTAL PROPERTIES
- ◆ TRAVEL

The intent of this newsletter is to highlight and summarize certain topics of interest. It is important that you refer to your policy wordings for specific information regarding your limits and coverage.

Young & Haggis Insurance is pleased to provide our friends and clients with a bi-monthly newsletter which will highlight some specific seasonal insurance related topics, review claims, introduce our client care team as well as feature the charities we sponsor.

You have our commitment to be a better source of value to you. As a recently named charter member of The National Society of Agents for Consumer Education we want to provide valuable information that will benefit you and your families. We will focus efforts on providing useful consumer tips and information to individuals and business owners in the areas of property, automobile, and business insurance.

In this newsletter the focus is on Water Damage and is related to the feature claim. Please call our office to discuss any information contained in this newsletter or any other insurance related matters.

### FEATURED CLAIM

One of our clients walked into his condominium after being away for a couple of weeks to find his condominium and contents totally ruined. He had suffered water damage to his condominium and contents when the toilet bowl in an upstairs bathroom cracked and ran for several days. The water ran throughout the condominium and was considered a total loss damaging furniture, walls and flooring.

The total payout was well over \$300,000. This amount was shared between the Condominium Corporation's policy which insured the walls, floors and general structure and our client's individual condo policy which insured his contents, and improvements he had made to the unit.

For our clients owning condos, we would like to remind you that the condominium corporation's insurance policy does not insure your contents or improvements that you or the previous owners have made to your condo unit. You must insure those on a separate condominium policy and make sure that the amount of insurance you have on your contents and improvements are adequate to cover a potential claim.

It's important to note that this claim wouldn't have been paid if the water damage had been caused by freezing of the pipes because the home was not checked on daily. Please read "**What is NOT Covered**" on **Page 2**. The claim was paid because the cause of the water damage was **NOT** freezing.

## - WATER DAMAGE - SPRING SHOWERS BRING SUMMER FLOWERS... AND MAYBE A FLOOD OR TWO



### Have You Bought Your Umbrella Liability Policy Yet?

If you have assets to protect, can you afford not to?

- Multi-million dollar lawsuits are increasing.
- An umbrella policy provides excess liability amounts above your home, auto & boat policy limits.
- Provides coverage usually not on home policies such as, libel and slander.
- Premiums start as low as \$120 per year.

Call Us Today For More Detailed Information!!

### What is **COVERED**??

- ⇒ The sudden and accidental bursting of pipes or plumbing apparatus eg. (a toilet) except by freezing.
- ⇒ Water overflowing from sinks, tubs and basins.
- ⇒ Backing up of sewers, drains & septic tanks. (You must have the endorsement on your policy)
- ⇒ Rain coming through roof if it has been damaged by hailstones or through the window if broken by the wind.
- ⇒ Water while extinguishing fires.

### What is **NOT COVERED**??

- ⇒ Continuous or repeated leakage or seepage of water.
- ⇒ Water below the surface of the ground (through foundations)
- ⇒ Flooding or the accumulation of surface water.
- ⇒ Water damage while the dwelling is vacant or under construction.
- ⇒ Water damage caused by freezing of pipes and plumbing fixtures if you have been away for more than 4 days but you will be insured if you had either shut off the water and drained the pipes or arranged for a competent person to enter your dwelling each day you were away to ensure the heating was being maintained.

It is very important to remember that there may be exceptions or restrictions to any insured peril or exclusion included on your home insurance policy. For more information specific to your situation , we recommend that you contact a representative at our office to discuss in detail.

## TIPS FROM OUR CLIENT PROTECTION TEAM

<p><b>Boat Owners</b></p> <p>Some insurance companies limit the amount of liability Insurance for injury caused by water skiing to \$100,000. Premier Marine will offer up to \$2million. Call me if you would like to discuss your boat insurance.</p> <p><i>Mike Clark</i></p>	<p><b>Home Improvements</b></p> <p>Make sure you let us know about renovations you're doing that cost over \$10,000. This will affect the guaranteed replacement cost clause in a home policy.</p> <p><i>Karrie Wright</i></p>	<p><b>Cost of Low Deductibles</b></p> <p>The higher the deductible the lower the premium. By raising your insurance deductible the Insurance Company will offer discounts and could save you far more money in the long run. Please call our office to discuss raising your deductible to lower your premium.</p> <p><i>Hanna Schlenker</i></p>	<p><b>Coverage Territory</b></p> <p>The territorial limit for automobile policies is Canada and the U.S. If you plan on driving your car to Mexico be aware that your insurance ends at the U.S./ Mexico border.</p> <p><i>Dawn Merrington</i></p>
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- WATER DAMAGE PREVENTION TIPS**
1. Remove or lift any valuables from the lower level of your home.
  2. Sandbag any areas that are prone to flooding.
  3. Install a back up prevention valve on your sewer line.
  4. Confirm that your eavestroughs are clear.
  5. Ensure that the landscaping adjacent to your home slopes away from the house.
  6. Extend down the spouts away from the house.
  7. Check to make sure that your sump pump is working properly.
  8. If you are away from your home even for a few days—turn off your water (winter and summer).

**WHAT TO DO WHEN YOU HAVE WATER DAMAGE**

1. Remember there is a deductible on the policy of \$500-\$1000. If the amount of the damage and clean up is less than that amount, your insurance policy will not respond.
2. Phone the 24 hour emergency phone number that appears on your policy. The numbers are also available on our website at [www.young-haggis.com](http://www.young-haggis.com) Or at 255-7781
3. **There are dangers that are present when water comes in contact with electricity.** ⚡
  - \*Take care when stepping into a flooded basement, and be aware that submerged outlets, electrical outlets, or electrical cords may be energizing the water, which is a potentially lethal trap.
  - \*Call the city emergency electrical department to turn off your power before attempting any clean up.
4. Take all reasonable steps to prevent further damage to your property including if necessary; its removal. In fact, this is a condition of the insurance contract.
5. Depending on the severity of the damage, either clean up the water or call a cleaning company like Serv-Pro or Service Master. If the damage is covered by your policy, the insurance company will pay the cost of the cleanup.

**OUR CLIENTS SAY IT BEST!!**

**Testimonials From Our Clients**  
 Over the years we have received great testimonials from our clients which we plan on sharing with you. If you would like to share your thoughts on our services — **PLEASE DO!!**  
**Email us at [info@young-haggis.com](mailto:info@young-haggis.com)**

**OUTSTANDING SERVICE**  
 I can tell you that your service ‘team’ truly works together to ensure that all clients are satisfied. That says a lot about their integrity, service focus and management style there. Obviously a supportive environment exists at Young & Haggis. Jo-Anne Milaney,

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*Let Our Family Take Care of  
Yours*

#### Did You Know???

Did you know that we can send you documents and pink cards by email??

Drop us a line @  
[info@young-haggis.com](mailto:info@young-haggis.com)  
with your e-mail address.

## OUR WEBSITE INFORMATION

Check out our website at [www.young-haggis.com](http://www.young-haggis.com) for downloadable forms such as :

- ◆ Vehicle inspection forms
- ◆ Accident forms
- ◆ Home Inventory Lists
- ◆ Bill of Sale Forms
- ◆ Monthly Payment Forms And MORE...

The emergency claim numbers for all of our insurance companies are available for our clients under the Emergency Claims tab in the customer service section.

Please check out our website and let us know what you think!

## OUR CHOSEN CHARITIES

We have chosen charities to support that have a special meaning to the staff at Young & Haggis. They are: KidSport Calgary, Ronald McDonald House of Charities, Canadian Wildlife Federation and this newsletter's feature charity- Foster Parents Plan.

### It's A Girl!!! The Newest Addition to Our Family

We are now the proud foster family to Romana Perada who is a four year old girl who lives in the small town of Lambata, Indonesia. Romana's family doesn't have the luxury of running water. With our sponsorship we hope to ensure that her and her family's needs are met.

Thank you for supporting Young & Haggis Insurance Services Ltd and allowing us to take care of your insurance needs so that we can in turn help to make the future brighter for others like Romana.