

Insurance Update

Let our family take care of yours

V O L . 2 3

WE HAVE YOU COVERED:

-  Auto
-  Home
-  Business
-  Farm
-  Trailers
-  Motorcycles
-  Boats
-  Cabins
-  Secondary Residences
-  Condos
-  Tenants
-  Personal Umbrella
-  Rental Properties
-  Travel
-  Vintage / Classic Cars
-  Life Insurance
-  Disability

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- Our Referral Contest Winners! Check out who's having dinner on us 4



Your Best Insurance Is An Insurance Broker

Hail Damage

Hail storms of the severity & frequency that Calgary and area have been experiencing in the past few years can cause major property damage. Alberta's July 12, 2010 hail storm resulted in over 60,000 home and auto claims causing \$400,000,000 in insured damages. The trend has continued and 18 of the 26 large payout weather related events that occurred in Canada within the last few years have occurred in Alberta.



When a claim is reported for possible hail damage, an adjustor will arrange for the roof to be inspected . The inspector looks for signs that the roof has been damaged by the specific hail storm. Based on the inspection, the insurance company will repair the roof, replace the roof or deny the claim. In the event that the adjustor and home owner disagree on the cause and extent of the damage, the next appropriate step is to bring in a hail damage expert. These individuals are not employed by the insurance company.

When experts look at hail damage they typically look for the following types of damage:

AESTHETIC - By far the most common type of damage caused by hail; small localized areas with minor loss of granules. This type of damage generally has little impact on the life of the shingle and typically does not require any repairs or replacement.

FUNCTIONAL - Functional damage is where there is sufficient damage to the shingles to either cause a short term leak or to reduce the life of the shingle. This type of damage on an asphalt shingle is recognized by areas of asphalt becoming exposed, or shingle fracture/penetration which can be seen by fractures through the back of the shingle. Generally shingle replacement is only required in severe cases of damage. Hail damage on a wood shake or shingle is characterized by a split in the wood associated with the point of impact or a puncture through the wood. The splits differ from normal wear and tear in that they are a different color inside than weathering splits. Weathering splits are dull and grey due to prolonged exposure to weather. Hail splits are orange inside as the wood inside the shingle has not been exposed to weather until the time of impact.

There are many factors which affect the ability of the roof to withstand hail impact:

- Size and density of the hail stones - Large heavy stones will cause more severe damage.
- Age of the shingles - Newer shingles are more resistant than older shingles, as the asphalt is less brittle and better able to absorb the impact energy.
- Angle of the hail impact - Hail which strikes the roof at a 90° angle is more likely to cause shingle fractures, while hail that strikes the roof at a slant is more likely to result in spots of granule loss.
- Roof deck conditions- Solid roof decks on moderately spaced trusses offer better support to the shingle surface in resisting hail damage. Shingles on rotted or flimsy decking can be more easily fractured.

There are a wide range of variables to consider when inspecting roofs for damage. This information is just a sampling of what to look for when it comes to residential roof damage. When in doubt it's best to contact a local expert for professional advice to distinguish if hail was indeed the cause. Do your homework when selecting a roofer to make sure they are a reputable and qualified.

Hail damage continued on next page----->

Hail Damage Continued

Example of an approved claim – A client suffered hail damage to his asphalt shingles during a storm in the summer of 2012. The claim was reported and a roofing expert was sent out to inspect the damage. The inspector found the shingles were only a few years old and well within their life expectancy. The hail caused significant granular loss and fracturing. The claim was approved and the roof was replaced with new shingles of like kind and quality.

Example of a denied claim. – A client reported hail damage to his asphalt shingles during a storm in the summer of 2011. The claim was reported and a roofing expert was sent out to inspect the damage. The expert found that the roof had exceeded its natural life-span and was worn out. No evidence of hail damage was found, so the claim was denied.

It's important to keep in mind that home insurance policies are not maintenance policies. Their job is to repair your home in the event of sudden and accidental damage, not to replace a roof that has deteriorated due to normal wear and tear or exceeded its natural life-span.

Spring Showers Bring Summer Flowers... and maybe a flood or two

It's that time of year to remind you what water damage is covered and what is not covered on most home policies.

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 sewer back-up endorsement on your policy)
- Rain coming through the 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.

WATER DAMAGE PREVENTION:

Outside:

1. Clear eavestroughs of leaves and debris.
2. Make sure your roof is in good repair.
3. Pack your garden hose away for the winter months—don't forget to drain it.

Inside:

1. Replace plastic or rubber water supply lines connecting appliances or plumbing fixtures with flexible steel braided hoses.
2. Make sure your attic is properly insulated and ventilated.
3. Consider connecting your plumbing and heating system to a 24 hour monitored alarm service. (Could be a discount!)

The Basement is often the first place you'll experience water damage.

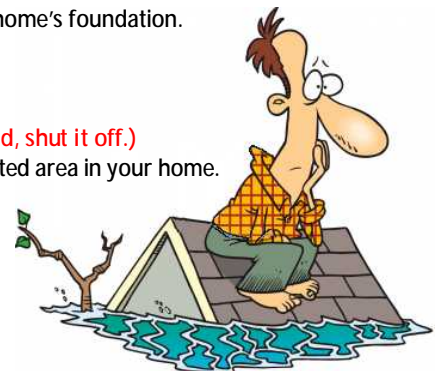
- Keep the floor drains unobstructed—and be sure not to cover them.
- Store items in plastic storage containers on raised shelving.
- Always check your basement for leaks after heavy rainfall or a rapid thaw.

Call a **Professional** to help you to:

- Install a sewer backup prevention valve on the main line of your home.
- Create a sump pump pit and install a sump pump with reliable backup power.
- Disconnect downspouts draining directly into the sewer system and redirect them away from your home's foundation.
- Ensure that your lot is graded to aid drainage away from your home.
- If you have a septic system, have it serviced regularly.

WHAT TO DO IN THE EVENT OF WATER DAMAGE (SAFETY FIRST, If the source of water can be identified, shut it off.)

- Don't do anything unless it is absolutely safe to do and wear protective gear when entering an affected area in your home.
- Avoid direct contact with human waste, dirty water or electrical hazards.
- Turn off electrical power to the affected area. Unplug and remove electrical appliances.
- Move furniture or secure on raised blocks to prevent water damage.
- Ventilate and dry the area by opening windows and doors or use fans and dehumidifiers.
- Remove damaged or wet materials.
- Use a wet-dry vacuum to dry the area.



Tips to prevent auto theft

1. Always roll up your windows & lock the doors.
2. Never leave valuable objects in full view - put them in the trunk out of sight.
3. Never leave your keys in the ignition. 20% of all cars stolen had the keys in them.
4. Have your vehicle glass & parts etched with the vehicles serial number.
5. Always park in busy well lit areas.
6. If you have a garage, use it and keep it locked.
7. Consider purchasing a vehicle theft tracking/security system, especially if you own one of the frequently stolen model vehicles.



Mike Clark, CAIB

If I rent, do I really need tenant insurance?...The short answer is yes!

As a tenant, you are legally responsible for any harm you cause to any part of your building and to others who live & visit there. If your faulty toaster starts a fire that damages not only your apartment, but also the entire complex you may have to pay a lot of money.

You could even find yourself in trouble if your party guests get out of hand and cause damage.

Then there are your possessions. Could you afford to replace them all at once after a fire?



Karrie Wright, CAIB

Have you recently completed a renovation to your home? If your renovations are \$10,000 or more you must let us know of the changes or updates you've made so that we can adjust your policy if necessary. This is important to ensure the guaranteed replacement cost coverage remains on your policy.

Remember that if you are developing a space in your home to rent out it poses a different set of liability issues. Please call our office to discuss how this might affect your home coverage.



Darren Brown, BA

Many people are confused about whether personal belongings stolen from a vehicle are covered on their auto policy. Your automobile policy will not cover these items. If your car is broken into and personal items are stolen, you have to claim the loss of those items on your property policy (either home, condo or tenant). Even if you don't own your own home or condo, it's extremely important to have your personal belongings covered and we recommend a tenant policy in that case. If you'd like more information on a tenant policy or would like a quote, please call our office and we'd be happy to help you.



Barry Haggis

GETTING YOUR DUCKS IN A ROW

Getting your family's personal business affairs in order can be a daunting, overwhelming task, but it's essential to peace of mind. We are here to provide the solutions for the insurance side of your life - home insurance, car insurance, business / commercial insurance, travel insurance, life insurance and living benefits.

If something happens to a family member such as a life altering diagnosis of an illness, an event occurs that renders one of the primary income earners disabled and unable to work in the same capacity if at all, or the worse case scenario - a death in the family - do you have a plan to fall back on?

Do you have all of your ducks in a row? Would your spouse or children know how to handle your affairs?

Here is a list of items for discussion that you should consider when putting together your family's plan .

- What is our emergency plan if something happens? Savings account, critical illness insurance, etc
- Final Wishes - funeral arrangements
- Location of financial records - account numbers, registered assets, accountants contact information, etc
- Location of the paperwork for all work related benefits
- Financial advisor contact information
- Insurance information for life, critical illness, home & auto. All policy numbers, summary of coverage, etc.
- Have you listed your spouse or someone else to have authority to cancel or make changes on your accounts.
- Is your will current?
 - Beneficiaries correct?
 - Location of the documents?
 - Lawyers contact information?
 - Power of Attorney documents?
 - Health directive documents?



Sabrina Young, BA, CAIB

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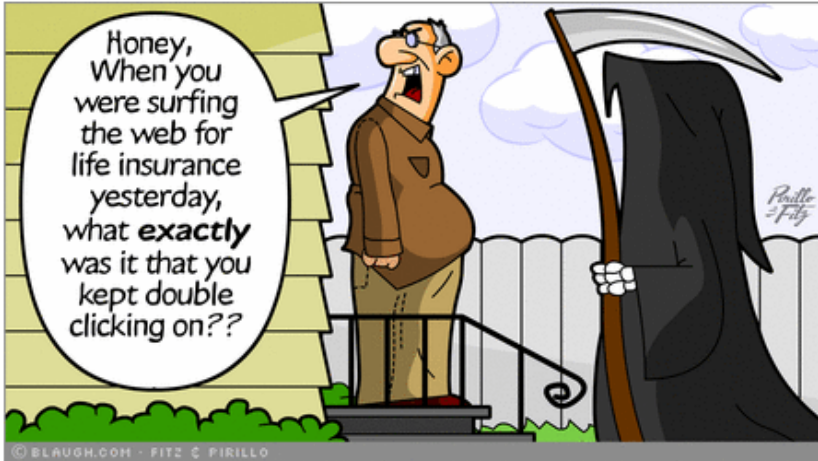
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Your Best Insurance
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to download app

Available on the
App Store

Spread The Word



Referral Program

And the winners are...

<u>OCTOBER:</u>	Les Willms	<u>NOVEMBER:</u>	Dana Friley
<u>DECEMBER:</u>	Dave Pilkington	<u>JANUARY:</u>	Kevin Wyma

2012 GRAND PRIZE WINNER: Rob & Julie Gill

Our lucky winners have already received their gift card for The Keg, and their names will be entered into our 2013 grand prize drawing for a \$500 gift certificate for any Delta Lodge!

With every referral you send our way, your name will be entered into the following draws:

- Monthly draws for a \$150 The Keg gift card
- Annual draw for a \$500 gift certificate for any Delta Hotel



Please keep referring your friends & family to our office for a free no obligation quote, and YOU could win next month!

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