

LET OUR FAMILY TAKE CARE OF YOURS

INSURANCE UPDATE

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

Fatal Distractions?



Technology gadgets lead to dangerous driving

There have always been distractions while driving – tuning the radio, drinking coffee, or attending to a child. Today, a new generation of technology gadgets – from cell phones and PDA's to GPS systems and MP3 players – are making these distractions seem old-fashioned.

While these devices entertain us or keep us in touch with one another, they definitely make our roads more dangerous. It's not hard to imagine the dangers of typing a text message or searching for one song among thousands while zooming down the road at 80km/hr.

If you think nobody does that, you're wrong. In fact, nearly 40% of the drivers in a U.S. poll said they've typed a text message while driving, 30% said they've driven while using their MP3 players with headphones...and an alarming 58% admitted they've taken both hands off the steering wheel to fiddle with high-tech gadgets.

Without thinking, we have become slaves to these devices – not knowing when to turn them off and unable to resist the urge to answer their calls. A recent study helped prove this point. Although 89% of the drivers surveyed admitted to having concerns about distracted drivers, 60% indicated they would not stop using their technology devices even after being told they increased their risk of a collision by 400%.

Many jurisdictions, like New York state, have banned cell phone use while driving and are drafting laws to "prohibit reading, writing and the use of personal communications technologies" while behind the wheel. It is your responsibility to understand the risks of driving with high-tech distractions and to know when to use them and when to leave them in your pocket.

The safest strategy is to always wait until you get to your destination, or pull over to a safe location, before making your calls. If you must be on call and available while in your vehicle, consider a wireless headset or a device with voice command software to reduce your risk.

Don't ever check or send email or surf the Internet while driving – period.

PDA's, laptops and navigation systems all add dangerous multi-tasking to the driving experience.

Finally, ***never use headphones while driving!*** It's not only distracting, but dangerous because you won't be able to hear emergency vehicles.

Use common sense when it comes to in-car technology gadgets, your life may depend on it.



FEATURED CLAIM

The importance of Travel Insurance

Vacations Aren't Always Relaxing

Having travel insurance could save you money and stress

A one time payment of **\$56.70** for an Emergency Hospital & Medical policy from TIC Travel Insurance Coordinators saved a young couple over **\$68,000 USD** in unexpected medical and travel expenses.

Many students and young Canadian travelers enjoy outdoor adventure during their vacations. Mark* and his wife Kathy* didn't want to take any chances on their adventure. To be safe, they decided to purchase an Emergency Hospital & Medical policy for their trip to Mexico for just \$56.70 CDN

It was one of the wisest decisions they have ever made.

On February 14th, while paragliding, Mark lost control and crashed. "He hurt himself very badly," said the case manager from TIC who received the phone call from Mark's distraught wife. "This was just a horrifying experience for them."

An ambulance took Mark to the nearest medical facility for stabilization, and then an air ambulance took him to the hospital for emergency spinal cord surgery.

Although the surgery went well, Mark had also broken his pelvis in the accident, and couldn't return to Canada on his originally-scheduled flight. Part of TIC's pledge to customers includes providing support and assistance to get them through tough times like this. TIC made special seating and flight arrangements for Mark – a reclining seat in first-class, wheelchair assistance, and a place to rest during the stopover on his long flight home.

In the end, Mark's hospital bill came to **\$68,000 USD**, and the couple's commercial flight home cost another **\$1,800 USD**. Although they paid only \$56.70 CDN for their policy, they saved tens of thousands of dollars, and received invaluable help from the great team at TIC Travel Insurance Coordinators.

Please call our office for any additional information on travel insurance or call TIC directly at **1-800-663-4494** and give them the broker code **1098** for a quote for your next trip.

* Names have been changed for privacy purposes.

* This claim was given to us directly from TIC.

TIPS FROM OUR CLIENT PROTECTION TEAM

Identity Theft

With the rise of Identity Theft in Canada, we feel it is important for you to know in advance what your policy will cover should you have your identity stolen. Not all Identity Theft Coverage is equal and not all companies offer Identity Theft coverage. To prevent Identity Theft keep track of your accounts, credit cards and be very cautious when giving out your personal information.

Please call our office so that we can answer any questions with regard to your specific policy and the coverage provided for Identity Theft.

Mike Clark



The Importance of Witness Statements

When you have been in an accident the details can be difficult to remember. Even in a minor fender bender it is always a good idea to get the information from any witness, as it might help your case when it comes to determining fault. We have had clients who have had their insurance affected by a small claim because they didn't have any witnesses to back up their story and the fault was determined to be 50% to both parties involved.

Make sure to get their name, phone numbers and address. If possible take photos of the scene of the accident. Drive Safely.

Karrrie Wright



REST UP! Save Your Neck

REST UP! Save Your Neck is a national campaign, which focuses on headrest safety. There was recent study done in Canada which showed over half (53%) of drivers observed had improperly adjusted headrests. By ensuring that your headrest is in the correct position whiplash and soft tissue injuries can be reduced in severity and number.

Please check out the Insurance Bureau of Canada's website (www.ibc.ca) for more information on the study and how to properly have your headrest positioned.

Amy Roe



A Note from Rob ...



Is Water Damage Resulting From Freezing Covered?

With the recent cold spell in Alberta, it's a good time to review the coverage that applies to freezing of pipes and plumbing in your home. If you've been away from your home for more than 4 days, water damage caused by **FREEZING will NOT be covered UNLESS** you have taken one of the following steps:

- Arranged for a competent person to check on the home daily.
- Shut off the water supply to your home and drained all pipes
- Connected your plumbing and heating system to a monitored alarm station providing 24 hour service.



There is no coverage provided for freezing of a plumbing, heating, sprinkler or air conditioning system that is located outside the heated portion of a home.

The best thing to do in all seasons is to shut the main water off in your home whenever you are away for weekends or vacations. I remember the call I received from a neighbor (not a client) a couple of years ago. He had been away in the summer and came home to find that the tank on one of his toilets upstairs had cracked and the water had been running for days. He didn't have anyone checking on the home. Although the damage would have been paid by the insurance company because it was not a result of freezing, I know he wishes he had taken the simple step to turn off the water. Stay warm and dry.

Rob Young

Why use an Insurance Broker?

As your Broker, we help you insure what you can't afford to lose.

Over your lifetime your assets and coverage requirements will grow and change. You may need to cover a start-up business in your home and continue to cover it as it grows into a thriving operation, complete with employees and international customers.

As your Broker, we represent a variety of markets, all carefully chosen to address every insurance need in your lifetime.

Because we deal with changing issues on behalf of our clients, we have the experience to get you the best possible coverage to suit your needs at an affordable price.

When buying insurance, there are choices to make. We believe an educated customer makes the best choices. As your Broker, we have the expertise to educate and empower you to make informed decisions.

As in any profession, we respect and honor our customer confidentiality. We offer our clients the opportunity to speak about their concerns before making a claim. We take the time to explain the impact minor claims may have on your policy

Sometimes claims don't go as smoothly as you would like. Unlike agents or direct writers or those working in off-shore call centres, Brokers are not employed by the company settling your claim. We work for you to get the best settlement possible and we are always there as an advocate on your behalf.

As your Broker, we earn our living by keeping you as a satisfied customer over a long period of time. When you call us, you are not a number or a flashing light in a call centre, you are our primary concern. Our goal is to ensure you are:

- ◆ Properly educated about your insurance options and responsibilities;
- ◆ Offered the best possible insurance coverage at the most competitive price we can find within the markets we represent;
- ◆ Supported throughout the claims process;
- ◆ Treated with respect and confidentiality when you call us with questions and concerns.

Thank you for entrusting your business with us.

WE PROUDLY SPONSOR THE FOLLOWING CHARITIES:

- ◆ The Ronald McDonald House of Charities
- ◆ The Plan (formerly known as Foster Parents Plan)
- ◆ KidSport Alberta
- ◆ The Canadian Wildlife Federation
- ◆ The Calgary Interfaith Food Bank

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Let Our Family Take Care of Yours

Did You Know???

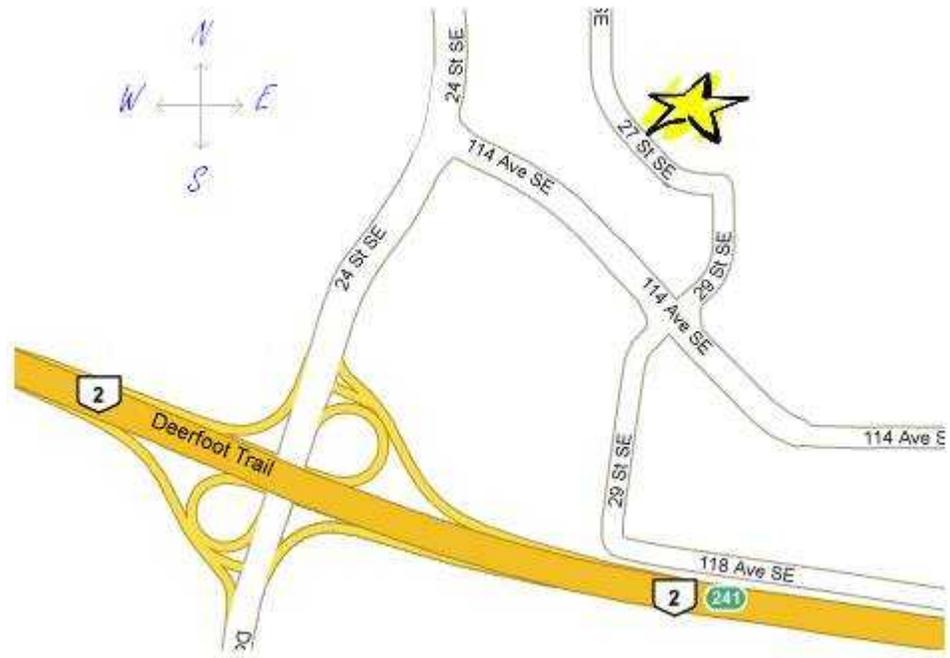
Did you know that we can send you documents and pink cards by email??

Drop us an email @ info@young-haggis.com with your e-mail address.



OUR NEW OFFICE INFORMATION

As of February 9th, 2009 we will be operating out of our new office which is located:
Douglasdale Business Park
Suite 205, 11420 27th Street SE



Spread The Word Referral Program

The Winner(s) For December Is.... Gary & Dawn James

The Winner for January Is...Robert J. Finney

The winners have already received their gift card from The Keg and their names will be entered for the grand prize drawing December 2009 for the Westjet Gift Certificate valued at \$500.00 or a donation to charity.

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

With every referral you send to our office we will enter your name for the following draws:

- (1) Monthly Draws for a gift card for dinner for two at a local restaurant valued at \$100.00.
- (2) Yearly draw for a Westjet gift certificate valued at \$500.00.

If you have any questions, concerns or comments about our referral contest please give us a call or drop us an email at info@young-haggis.com.