

WE HAVE YOU COVERED:

- Auto
- Home
- Business
- Trallers
- Motorcycles
- Boats
- Cabins
- Secondary Residences
- Condos
- Tenants
- Personal Umbrella
- Rental Properties
- Travel
- Vintage Cars

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VOL. 15

Let our family take care of yours

Featured Claim...

Our newsletter of August 2010 featured a claim from the large Millrise condo fire. We didn't mention that the individual involved was not only a client but he also works with us here at Young & Haggis Insurance. With that in mind, we thought it might be interesting and helpful to hear what his experiences have been. We wondered what he wished he had done before he experienced a fire loss and what he is thankful he took the time to do.

What I wish I had done

- ◆ I wish I had taken better inventory of my possessions. No matter how good you think your memory is you will miss things. I'm still thinking of things 8 months later. I should have taken photos / video and stored them away from the home. (Read the article on Page 2 regarding inventories and check out the downloadable inventory in the client service section of our website.)
- ◆ I wish I had purchased a fire box or a fire rated safe for important documents or kept them off premises. Fortunately I didn't lose any of these items in the fire but will I be so lucky if it ever happens again?
- ◆ I wish I had a back up hard drive for my lap top. We depend on computers so much these days... I keep all my music, photos and personal documents on my laptop. What would I do if they were all lost? After the fire, many of my friends rushed out and purchased back up hard drives. They now back their laptop up weekly and keep the drive at a relative's house or their office.
- ◆ I didn't even own a fire extinguisher... you can bet I will buy one when I get to move back in.

What I'm glad I did

- ◆ I'm glad I took the time to think about how much coverage I would need to replace my personal contents.
- ◆ I'm glad I purchased a policy with high additional living expense limits. By the time I get to move back into my condo, the insurance company will have spent over \$20,000 just on accommodations for me to live somewhere else for a year. I have friends whose policy only paid \$6000 and then they were on their own. Can't imagine paying my mortgage and paying rent somewhere else!
- ◆ I'm glad I didn't cancel my wedding! The fire was on a Thursday and I was getting married on Saturday. I received funds from the insurance company immediately for clothes, food & accommodations.

Selecting and purchasing the insurance product that's right for you may seem daunting and time consuming; how ever spending the time now will save you a lot of grief, frustration and money down the road if something like this ever happens to you! When reconstruction is completed it will be will over a year since the fire occurred. Fortunately he invested the time to pick the right coverage to take care of his family.

Team Run for Diabetes

October 23, 2010—A chilly morning run for our team. Some of us did the 5 Km run and others opted to do the 5 Km run and walk. It ended up being a beautiful morning run around Eau Claire Market area for a great cause.



THE IMPORTANCE OF A HOME INVENTORY

Insurance companies aren't psychic—they don't know exactly what you own. But YOU should for your own protection.

Here's a quick test: list the exact contents of your bedroom closet without peeking. Not so easy, is it?

If you were so unfortunate to suffer a total loss — such as a fire— could you remember all those books and CD's on your shelves? How about the gadgets in your kitchen drawer? Or the dishes in your china cabinet? The list goes on...and on. Individually, these kinds of items may not cost a great deal, but they sure would add up if you had to replace them all. Your insurer would likely ask you to fill out a "proof of loss" form, which would require a complete list of what was lost or damaged, the value of each item, and the amount being claimed. That's why you need to keep an accurate record of what you own.

Some people keep track of their possessions by making a drawer-by-drawer, room-by-room video recording: others use a regular camera. An audiocassette recorder is useful for making a spoken list of collections like books, tools, stamps, and so on. Written or typed descriptions are another option. In all cases, be sure to include makes, models, serial numbers, or other identifying marks. And since most home policies today offer "replacement cost" on contents, it helps to have the most complete details possible so you can replace each item with one of "like kind and quality". There is a **downloadable inventory form** on our website or you can phone our office and we will be happy to mail you one.

When it comes to higher-value items, like major appliances, art or furniture, the insurance company may ask to see a receipt or other proof of purchase. Appraisals are recommended for art, jewellery, furs, collections, etc. Phone us if you have any questions.

Make sure you store your receipts and inventory items in a safety-deposit box or another secure location AWAY from your home. It's a good idea to keep negatives there too, so that the insurer could reproduce your precious photo albums if the originals were damaged.

Don't wait until you suffer a major loss to take inventory of your possessions, or you'll have to take that closet test—for starters—all over again!

Tips From Our Client Protection Team

Be Wise and Winterize

For Your Car

- ü Keep an emergency kit in the trunk of your car with a blanket, candles, jumper cables, extra gloves & hats, flashlight, some non-perishable food items for you to snack on.
- ü Treat your car to a complete tune-up. Get the brakes, lights, fluids all checked and topped up.

For Your Home

- ü If you leave for vacation, either shut off your main water valve or arrange for someone to check in on your home daily to make sure the heat is being maintained. Water damage caused by bursting pipes due to freezing is not covered on the policy unless you have taken either of these steps.
- ü Know where your water shut off valve is so you can reach it in an emergency.

Mike Clark, CAIB



Holiday Entertainment Responsibilities

With the holiday festivities beginning, here are a few things to keep in mind when entertaining family and friends.

- Keep walkways cleared and well lit for guests as they arrive and leave.
- Childproof your home - put away small objects (choking), take fireplace safety measures and generally think about other potential hazards.
- **Have Designated Drivers**
- Use outdoor lights for outdoor decorating and indoor lights for the indoors only.

Pam Dacey-Roach



Fireplaces & Wood Stoves

If you're planning on using your wood burning fireplace or wood stove this winter, now is a good time to have it cleaned & inspected.

Many chimney sweeps are WETT certified and can complete both the cleaning & inspection during the same visit.

To help you find a qualified professional, check out www.wettinc.ca

If you do have a wood burning stove and have not reported it to us, make sure you call us immediately. Fire losses caused from an unreported wood stove may not be covered!

Karrie Wright, CAIB



Announcing our NEW Digital Insurance Office

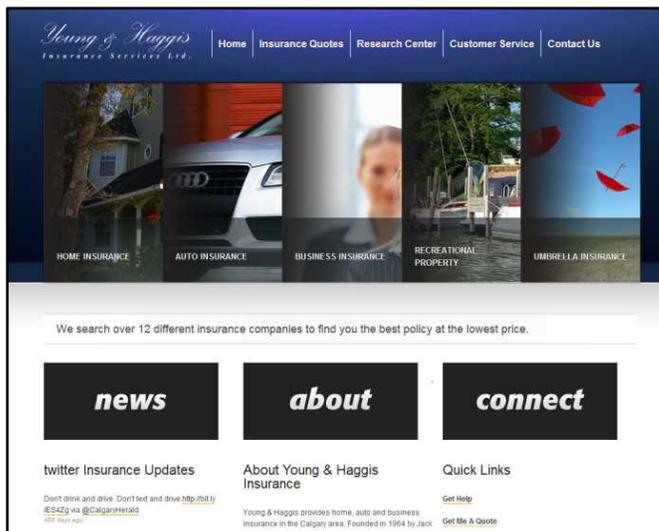
We've opened a brand new office to help you understand the complexities of insurance and get better protection, located less than two minutes from where you are right now!

Even Better, Our New Office Is Open 24 Hours A Day – Whenever You Need Help!

Can You Guess Where It Is?

It's in your home – or your office – or wherever you have a computer! That's right, we just opened our new Digital Insurance Office. You can visit it any time you want to find out about:

- How you can save more money on your insurance
- How you can get even better protection for your home, cars, business, family – and more!
- How to prevent accidents, injuries and other sources of danger, harm and claims!
- What to do about your protection when things change in your life (marriage, children, divorce, moving, teen driver, retiring and 11 other situations!)
- What to do when you have a claim
- How to quickly schedule a free Account Review so you know you're well protected – and much, much more!



Please check it out at www.young-haggis.com and let us know how you feel about being a client of ours and give us any feedback about our website. We love hearing from you!

A Note From Rob...

As another year has come and gone it is always a good time to reflect on what is important to us. To me the most important thing in life is my family and my friends. That is why we are very grateful to have such great clients who let our family here at Young & Haggis take care of your family. We feel very honored to have the trust of 4000 families here in Calgary to take care of what is most important to them—their homes, cars, cabins, trailers, umbrella policies—basically the safety both physically and financially for their family and loved ones. Thank you.

2011 will be a busy year for us, with the launch of our new website and other marketing programs, we hope to improve our excellent standard of client service and expand our insurance products. We're excited to welcome the new year and we wish you all the best in 2011.

Have a happy & safe holiday season!

Rob Young



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Your Best Insurance
Is An Insurance Broker

Spread The Word Referral Program

And the winner is...

August: Ray Todd

September: Kyle Calmusky

October: Jennifer & Trevor Murray

Our lucky winners have already received their gift card for The Keg, and their names will be entered into our grand prize drawing December 2010 for a \$500 gift certificate for the Delta Lodge at Kananaskis!

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

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 the Delta Lodge at Kananaskis

If you have any questions, concerns, or comments about our referral contest please give us a call or drop us an email.

Our Clients Say It Best

"I was trying to remember when I started dealing with Jack Young and think it must be over 45 years ago -- I wonder if Rob would know??"

Anyway -- over the years I have had such great people look after my needs and to all of those that I have referred to your firm I have never heard anything but praise.

Keep up the great work and be proud of what you do!!

Best Regards & Happy Paddling"

Larry Meriam

President, North Woods Canoe Company Ltd.



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.