

Insurance Update

WE HAVE YOU COVERED:

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

VOL. 17

Let our family take care of yours



Featured Claims...

In the past, we have featured one claim in detail in our newsletter. After reviewing our claims files, we thought you might find it interesting to see a variety of claims and payouts that have occurred within the past two years. Here are 10 claims.

- **\$194,000** - Water Damage at a home used seasonally in Nova Scotia - The owners live in Calgary and had the Nova Scotia property insured as a second home on their policy. A pipe burst in the dwelling and the resulting water damage destroyed contents and portions of the dwelling.
- **\$525,000** - Hail damage to farm buildings on a large farm in Southern Alberta.
- **\$151,875** - A fire in a home. This was a result of smoking.
- **\$196,500** – Fire in one room of a house.
- **\$706,000** – This is a one vehicle accident. The driver lost control of the vehicle and ended up on a lawn. The majority of the payout went to the injured passenger while **\$23,000** paid for property damage to the owner of the property. The insured did not have collision coverage for his own vehicle.
- **\$350,314** – The driver of the vehicle ran into a parked car that was at the scene of an accident. Police were in attendance at the prior accident. This claim was reopened in May 2011 which would indicate that a further bodily injury amount will be paid.
- **\$268,000** – The individual drove a motor home down to the States for the winter months and also took a moped with him. He was driving the moped when he was struck by a vehicle and badly injured. The driver of the vehicle in the United States did not have insurance so our insured claimed under his own policy for his injuries. Since he had the SEF 44 "Family Protection Endorsement" on his policy, coverage was in place.
- **\$36,000** – Fire in the Millrise condominium complex. Our insured had a personal condominium policy that paid for his damaged property and his living expenses while he lived elsewhere.
- **\$68,302** – Driver hit pedestrian.
- **\$115,737** – Pipe above the hot water tank broke and water damaged basement.

The first principle of insurance is that the losses of a few are shared amongst the many. In our office, we are often asked by clients why a premium went up since they have never had a claim. The unfortunate people who experienced the claims above had never had a claim. They woke up in the morning never suspecting what they would end up experiencing. If you have never had a claim, you are one of the lucky ones and our wish for you is that you never have one. None the less, a pool of money paid for by the many is necessary to pay for the losses of the ones who do.

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What is Water Damage?

Water damage can happen because of a broken pipe, an overflowing toilet, a leaky roof or a sewer backing up. Even a small amount of water or sewage material can be a big problem and cause damage to your home and belongings. The damage can be so extensive that you have to leave your home while repairs are made and your belongings are cleaned or replaced.

We want you to understand what is and is not covered on a home policy. We also want to help you prevent or minimize any damage caused by water whether it is insured or not.

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.

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 at least 6 feet 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.

Boat Insurance.. Don't Set Sail Without It

Boat insurance may not be compulsory (unless a lender requires it) but you'd be crazy to set sail or fire up the motor without it. Not only do you need to protect your investment but you absolutely should protect yourself against third party liability. Premiums vary immensely, depending on where you plan to sail (coastal waters cost more than inland), the type and value of your vessel, levels of assistance when you need help and, of course, your choice of deductible.



Mike Clark

BBQ Safety Tips

- Keep grill clean and free of grease buildups.
- For gas units, keep the venturi tubes clean.
- Never start it up with the lid closed.
- Never use flammable liquids other than grill starter fluid.
- Keep the area around the BBQ clear of any debris and away from the home. The heat can quite easily cause damage to the siding.
- Have a fire extinguisher close by.
- ALWAYS shut the valve when not in use.
- Wear a fire retardant mitt and use long-handled tools designed for grilling.



Karrie Wright

In our last newsletter, we provided some figures on fire losses that have been caused by cigarettes being put out in planters. Since then the recent Citadel house fires were determined to have been caused by the same thing.

Please be careful where you dispose of smoking materials and maybe rethink the use of peat moss in your planters.

Sabrina Young
McIntyre



10 TIPS TO AVOID OR REDUCE MOLD

It's all around us, but mostly we can't see it. And often we associate it with damp winter weather but it's just as common a threat during the high-humidity of summer. We're talking mold - a common fungus species whose spores are found everywhere.

In small, invisible concentrations mold spores can be harmful to health, especially for anyone who suffers a breathing disorder. Once they get together in the right environment, they party! Then you see them -- those familiar furry growths that smell musty. Dampness, condensation and high moisture content in the air promote mold growth and, with that in mind, here are a few preventive measures:

- Mop up spills quickly.
- Keep gutters clear.
- Keep a/c drip pans clean.
- Vent appliances that produce moisture.
- Use air conditioners and dehumidifiers.
- Open a window or run a fan in the bathroom during bathing.
- Use exhaust fans when cooking or using a dishwasher.
- Prevent condensation by covering cold surfaces.
- Take immediate action to remove mold if you spot it.
- You can clear mold from hard surfaces with non-ammonia soap or detergent. Remove and discard affected porous areas like drywall and carpet padding. Some molds are downright dangerous and you can buy kits to test for them at your local hardware store. If in doubt, consult a professional.

Any damage caused by mold is an exclusion in every property insurance policy.

ARE YOU SWITCHED ON TO THESE DANGERS?

Electrical faults cause around 55,000 home fires every year, killing 500 people, injuring 1,400 and costing \$1.4 billion of property damage. (U.S. Statistics) It's a good time to run through this checklist from the Electrical Safety Foundation International:

- Ü Check bulb wattage doesn't exceed limits of the light fitting.
- Ü Ensure all cords are clear of walking areas and furniture, that they're in good condition and are not tightly wrapped.
- Ü Check that switches/outlets work and are not hot. Listen for crackles or buzzing - if you hear anything, call an electrician. Replace damaged cover plates.
- Ü Keep kitchen counter-top appliances clear of hot and wet surfaces and plugged into GFCI*-protected outlets.
- Ü If you suffer even a mild shock from any appliance, contact an electrician.
- Ü Ensure portable heaters are stable and not close to flammable items.
- Ü Ensure bathroom/kitchen outlets have GFCIs and that they're tested regularly.
- Ü Check fuse/ breaker switches are labeled. If you frequently have to reset these, call an electrician.

*Ground Fault Circuit Interrupter

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"Thank you so much for looking after our family with all our insurance needs. Between our home insurance on our executive home in Springbank, our cottage in the Okanagan, our condo in the Kootenay's, all our personal valuables to all of our boats and toys, you and your company have excelled in competitive rates as well as quality service.

It was unfortunate that after many years of no claims that we had one large incident occur last year which was initially very stressful thinking about dealing with the claim, however we were pleasantly surprised at the seamless process that occurred following our claim. Everything was handled professionally and in a timely fashion which resulted in complete satisfaction for our family."

Jason Mitchell
Vice President - Blackfoot Group of Companies

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Referral Program

And the winners are...

FEBRUARY: Kim Barr MARCH: Kathy Stevens APRIL: Jean Brodeur MAY: Shawn Landry

Our lucky winners have already received their gift card for The Keg, and their names will be entered into our grand prize drawing December 2011 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.

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