

Insurance Update

Let our family take care of yours

VOL. 19

WE HAVE YOU COVERED:

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

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Featured Claim... Be Aware & Declare NOT COVERED

This "featured claim" is really more of a featured tip. As the holiday season approaches many of you will be traveling abroad to spend the holidays with family and friends.

Imagine this. You're coming home from a wonderful 10 day vacation, you've had a fantastic time, seen the sights, enjoyed the cuisine, soaked up the sun, and did lots of shopping. You're about to get off the plane when you suddenly realize you've spent more than you're allowed. You're tired and you really just want to get home so you decide you'll declare a lower exemption amount to avoid paying the duty and get on your way quicker.

A few months later you realize you've lost that beautiful \$3000 necklace you bought at that charming little boutique. No problem, you'll call your insurance company and open a claim.

The insurance adjuster asks you where the necklace is from and the value. Luckily, you haven't lost the receipt in all the unpacking chaos, and you forward a copy to the adjuster. Next he asks to see a copy of the declaration confirming the duty was paid, which of course you don't have.

Property insurance policy wordings state that the insurance company does not insure any property which was caused or contributed to, in whole or in part, directly or indirectly by fraudulent, dishonest or criminal acts. Failure to declare purchase over your exemption limit is considered a criminal act in Canada.

The claim is denied and suddenly that duty that you saved doesn't sound so great. You must always report the amount you are claiming for your personal exemption. Visit the Canadian Border Services Agency website at www.cbsa.gc.ca or contact them at 1-800-461-9999 & familiarize yourself before taking that next vacation.



Want to go to see the Calgary Flames take on the Phoenix Coyotes on February 23, 2012? Its easy, just become a follower of YoungAndHaggis on Twitter or "like us" on Facebook and you'll be entered in the draw for 2 tickets.



VS.



Travel Insurance

Travel Insurance: The Most Important Thing You Need For Your Winter Holiday

After you have checked that your passport is current and your sunscreen is packed along with all of your other holiday 'must haves', are you ready for your winter holiday???

Did you call us to arrange for your travel insurance?

Unexpected medical care can be the most expensive cost incurred when traveling and we want to make sure that you never find yourself away from home and unable to afford necessary health expenses for illness or injury. Young & Haggis Insurance can arrange your travel insurance policy through TIC travel insurance. TIC has over 50 years of experience in the Canadian health insurance market. TIC provides multiple options for travel insurance in Canada, USA and all Worldwide destinations.

The coverage is extensive. Here is a list of the main coverages and the limits provided: What Do They Cover?

- **Up to \$5 million** for emergency hospitalization (semi-private) and emergency medical services in excess of your provincial or territorial plan.
- **Meals & Accommodation** Insured family members or traveling companions who stay with you will be reimbursed up to \$3000 for reasonable living expenses.
- **Accidental Dental Emergencies** Up to \$3000 for emergency repair and up to \$500 for the immediate relief of acute dental pain.

The above listed coverages apply to emergency hospital and medical travel insurance with the possibility to add optional coverage such as trip interruption and cancellation, rental car collision damage protection and baggage coverage. TIC offers other packages for International Students, Visitors to Canada, and Global Expatriates as well. TIC offers emergency assistance and claims personnel 24 hours a day, 7 days a week. They will confirm coverage with the hospitals, coordinate payments and contact any family members or doctors. If you would like some more information on what TIC has to offer please call our office and we will be happy to assist you with this important insurance need.

**Please call our office for more information on travel insurance before you go away - even if it is a weekend trip.
For direct access to TIC Travel Insurance Please Call 1-800-670-4426 and give broker code: 1098**

Snow & Ice Removal

Keeping your sidewalks and driveway clear of ice and snow can be a challenge during the winter. Failure to do your part could result in a nasty liability claim if someone slips and is hurt while on your property. A client recently suffered a claim of this nature that totaled over \$60,000! Here are some tips to help you do your part to keep everyone moving safely.

Plan ahead:

- Be sure you have the proper tools to maintain your walks. A good snow shovel, an ice chopper and sand are all essentials.

Take care of your body:

- If you are not physically active or have an ongoing health condition, check with your doctor to make sure the physical strain of clearing snow and ice is okay.
- Dress in multiple layers of warm clothing. You should also wear supportive boots with a good grip.
- Warm up and stretch your muscles before you start shoveling or chipping.
- Be sure to take frequent breaks while you work, at least once every 10-15 minutes.

Shoveling & Clearing Ice

- The best shovels to use have a small blade and ergonomic handle with a gentle curve.
- Push the snow as you shovel; it's easier on your back than lifting the snow out of the way.
- Don't pick up too much at once.
- Lift with your legs bent, not your back. Keep your back straight. By bending and "sitting" into the movement, you'll keep your spine upright and less stressed. Your shoulders, torso and thighs can do the work for you.
- Spray the shovel blade with cooking oil if the snow is sticking to it.
- Clearing snow soon after it falls prevents it from being packed down and becoming ice, which is harder to remove.
- Warm weather during the day can make ice soft, so it's easier to chip or shovel away.
- Spread sand or gravel on icy patches to make your sidewalk safer for pedestrians. Spreading sand on a sidewalk before ice forms can also make future ice easier to remove.
- Pile snow in a place where it will not run across your sidewalk when it melts and aim your downspouts away from areas where people walk to keep your sidewalks clear during freeze-thaw cycles. Just remember it is illegal to pile snow on public property.

Immediately stop shoveling and seek medical attention if you experience:

- Discomfort or heaviness in the chest, arms or neck.
- Unusual or prolonged shortness of breath.
- A prolonged dizzy or faint feeling.
- Excessive sweating or nausea and vomiting.
- Excessive back pain.



If you're leaving 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.



Mike Clark, CAIB

Planning to park your fancy car for the winter? Make sure you give us a call to let us know. We can reduce your coverage accordingly to save you money.

Just remember if the car is parked on the street or in an alleyway you are required to keep the liability coverage on it.



Karrie Wright, CAIB

Many people have a life insurance policy through their employers but aren't aware of the amount of the death benefit. Take a few minutes to read through your Employee Benefit Package to make sure that the limit provided would be enough to cover final expenses, debt, and replace your income for your family.

Life insurance is to protect your family's financial well being should the unthinkable happen.



Sabrina Young—McIntyre, CAIB

Winter is on its way! Now is the perfect time to have the health of your home's heating system inspected to ensure it's ready for the long winter ahead.

If you've recently had your furnace replaced let us know so we can update your file.



Darren Brown, BA

PARTY LIABILITY

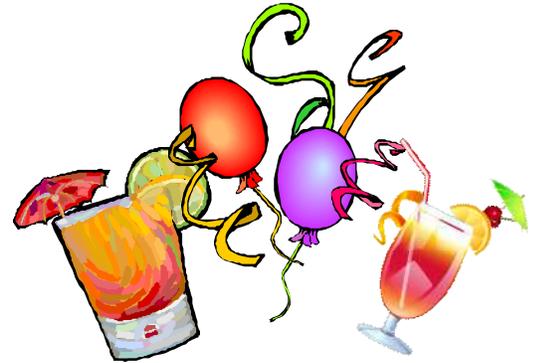
The holiday season is upon us again and many of you will be hosting parties to celebrate. If you are hosting a party in a rented facility and serving liquor you need to consider a party liquor liability policy.

These policies provide protection when lawsuits are brought against individuals, organizations or companies who host single or multi-day functions with alcohol service.

Coverage included in a party liquor liability policy are as follows:

- Commercial General Liability
- Host Liquor Liability
- Tenants Legal Liability
- Non-Owned Auto

Liability limits up to \$5,000,000 are available.



EMERGENCY CAR KIT

If you have a car, it's important to prepare an emergency car kit and keep it in the vehicle. The basic emergency kit for cars should include the following:

- **Food** – that won't spoil, such as energy bars
- **Water** – in plastic bottles so they won't break if frozen (change every six months)
- **Blanket**
- **Extra clothing** and shoes
- **First aid kit** – with seatbelt cutter
- **Small shovel, scraper and snowbrush**
- **Candle** in a deep can and **matches**
- **Wind-up flashlight**
- **Whistle** – in case you need to attract attention
- **Roadmaps**
- **Copy of your emergency plan and personal documents**
- **Sand, salt or cat litter (non clumping)**
- **Antifreeze/windshield washer fluid**
- **Tow rope**
- **Jumper cables**
- **Fire extinguisher**
- **Warning light** or road flares

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Your Best Insurance
Is An Insurance Broker

Our Clients Say It Best

"Our family have been Y&H clients for over 10 years and we have had nothing but positive experiences with them. We have made many changes to our home and auto insurance coverage over the years and the changes are always made accurately and quickly. We have always had replacement pink cards and amendments sent to us immediately.

Thank you for always reminding us of enhancements and updates that may apply to us. I read your newsletter from cover to cover each time. It is well written, timely and succinct. We are always kept well informed.

I always find your agents pleasant and knowledgeable.

Keep up the good work!"

Marcie & Ryan Clare

Available on the
App Store



Scan QR code
to download app



Find us on:
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Spread The Word



Referral Program

And the winners are...

SEPTEMBER: Michelle Paget

October: Cindy Wiggins

NOVEMBER: Diana & Kirk White

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.

AVIVA

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Wawanesa
Insurance

