

# STAYING in Touch

Tips, strategies, and advice to help you choose the right insurance coverage from your Insurance Shopper



## J.D. SMITH & ASSOCIATES INSURANCE BROKERS INC.



### Buying a car in the United States?

Many Canadians are heading south to buy their next vehicle. A strong Canadian dollar and lower US prices make such purchases a tempting proposition.

Cross-border car buyers often overlook the process to get proper insurance. Many assume it is no different than if they had purchased the vehicle in Ontario. Unfortunately this is not the case.

To insure a vehicle in Ontario, it must first be registered with the Ministry of Transportation. When you buy a vehicle within the Province, this is usually already done. When you purchase

a vehicle in the US, the process is more involved. Unless you are a professional, you cannot register a vehicle in Ontario until it has been delivered, certified and updated to meet Ontario Standards. This process often involves moving the vehicle between a variety of places. This cannot happen without the vehicle being insured. But remember, without registration, you can't get insurance.

Even though your automobile policy provides automatic coverage for any newly acquired vehicle for up to 14 days, some terms, conditions and coverage limitations could leave you vulnerable to a loss. Given all that needs to be done to get a U.S. vehicle on the road in Ontario, 14 days is likely not enough time.

Since there is no standard policy extending coverage beyond the 14 day allowance – all carriers deal with this issue differently – this provision should not be used if it can be avoided.

Your best option is to contact us before making a U.S. vehicle purchase. In most cases, we will make sure you are adequately covered before taking delivery of the vehicle. As insurance experts, we'll take the time to explain your options and ensure the appropriate amendments are made to your policy.

### Inside...

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Looking for a fun and eco-friendly way to get around?

## From cabin to cottage to seasonal home... has your insurance coverage evolved too?



It wasn't so long ago that families enjoyed summer living at their rustic cabins and cottages. Wood frame dwellings with

screen doors that usually didn't keep the mosquitoes out. Reading books by lantern because there wasn't electricity. Meals cooked over campfires followed by an evening of songs around that same campfire.

Today when people plan a weekend or vacation at the family cottage, it is much different. Simple "get-away" locations have turned into second homes – fully

winterized properties with modern kitchens, state-of-the-art appliances, big screen TV's with satellite dishes, hot tubs, and more.

If this sounds familiar, you have to ask...

***"Has your insurance coverage kept pace with the increased replacement value of your property?"***

For many cottage owners, improvements, renovations and additions have taken place over several years. With each upgrade, has come new furniture, electronics, and other personal property. Now, with real estate inflation and material and rebuilding costs rising, it is easy to see how your insurance coverage could fall behind. Don't wait for a loss to find out you are under-protected.

Take a moment and consider these questions.

1. Can your seasonal dwelling be rebuilt for the amount you have it insured for now?
2. In the event of a total loss, do you have enough contents coverage to replace all of your personal belongings at the cottage?

Today you can get insurance for seasonal properties that's as simple as basic fire coverage or as comprehensive as the coverage you have on your "principal residence".

Call us to review your cottage coverage needs, and we'll make sure you get **"insurance that fits!"**

## Boaters – can you show Proof of Competency?



To encourage safety on our lakes and rivers, all boaters must now be able to show proof of competency to operate a motorized pleasure craft in

Canada. It is the Law! The only exception, and this ends September 15, 2009, is for

people born before April 1, 1983 who operate a power boat that is 4m or over in length.

The Pleasure Craft Operator Card is your best proof of competency to operate a power boat for recreational purposes in Canada, although certain Marine Safety Certificates are also valid. The card is "good for life" once you have obtained it.

For more information about Pleasure Craft Operator Cards or to view the list of recognized certificates, visit <http://www.tc.gc.ca/BoatingSafety/menu.htm>

	Operator Age Under 12	Operator Age 12- 16	Operator Age 16 and older
Personal Watercraft (PWC)	Not Permitted	Not Permitted	Proof of Competency Required
Boats < 4m	Max 10hp if unsupervised, Proof of Competency Required	Max 40hp if unsupervised, Proof of Competency Required	Proof of Competency Required
Boats > 4m	Not Permitted	Proof of Competency Required	<b>If born after April 1, 1983</b> - Proof of Competency Required. <b>If born before April 1, 1983</b> - Proof of Competency Required by September 15, 2009

## Expert Advice You Can Trust

As a consumer you have the right to unbiased and expert advice. Deal with an Insurance Broker and you deal with a licensed and local professional whose first legal duty is to you, the customer, not the company your policy is placed with. This means, we work for you, not the insurance company.

This distinction becomes most important in the case of a claim. We understand the

stress and confusion that happens when a loss occurs. Since we work for you, we make sure you are treated fairly by the insurance company if your claim is challenged.

### Remember, we're on your side

Never think twice about contacting us to seek professional advice if you are involved in a minor accident. As your broker, we can advise you of the repercussions of placing a claim. In situations where you are obligated

to report a claim – specifically when there are injuries or significant property damage involved – you can count on us to guide you through the claims process.

If you're not sure, pick up the phone and ask us about it.

**We're insurance experts, so you don't have to be.**

## It's Time To Gear Up for Spring Home Maintenance

Spring is here, which means it's time for a thorough, semi-annual maintenance check of your home. Many of these simple tasks can add years to the life of your home and prevent major repair headaches. Invest a little time now and you'll save money on repair bills and have more time to enjoy the summer.

**Get started by inspecting the outside of your home** for water leaks. Key areas include overhangs, awnings and exposed siding where snow and water might collect and cause materials to decay. Repair or replace any areas showing water damage. During the next storm, watch how the rain rolls off your roof and out your gutters. Be sure the water empties a good distance from your foundation and flows away from your home.

**Next, take a look at all of your windows and doors** for drafts and air leaks. Caulk any seams and re-glaze windows if needed.

Clean all of your windows, inside and out, including the screens. Replace worn weather-stripping around doors and you'll help keep cool air in the house and your electric bills down.

**Spring is the right time to service your air conditioner.** Don't wait until it breaks down during a heat wave. It's a good idea to shade the outdoor part of the air conditioner from the sun, clean the unit and inspect the filter. Furnace filters should also be checked and replaced as needed.

**Now it's time to tackle the roof.** Using a sturdy ladder, climb up to eye level to inspect the flashing around vents and chimneys. Look for visible cracks, nesting animals or other signs of damage. Use this opportunity to have a professional chimney sweep clean your chimney. Re-tar any cracks and repair or replace any shingles that are buckled or broken. While you're at it, clean out the gutters and downspouts

and sweep the shingles free of sticks, leaves and other debris.

Back on the ground, **inspect the stair railings, steps and sidewalks around your home for ice damage** that may have occurred during the winter months. If your walkways or steps have settled or shifted, consider hiring a professional to repair them, so that no one gets injured on your property.

Finally, **replace the batteries in your smoke detectors.** Most alarms use a battery as either the primary or back up power source. Batteries should be replaced twice a year. Remember, whenever you change your clocks, change your smoke detector batteries.

Regular maintenance can keep your home in top shape and save you from costly repairs.

## Racing, Stunt Driving or Speeding?



Statistics tell us that most highway fatalities occur because of speeding and aggressive drivers. Last year the Ontario Government passed Bill 203, the Safer Roads for a Safer Ontario Act, 2007. Targeted at drinking drivers and street racers, the government claims this Act will make Ontario roads safer.

The Legislation for Street Racers and Aggressive Drivers includes the following tough measures:

- The maximum fine increases from \$1,000 to \$10,000 upon conviction for street racing. The minimum fine increases from \$200 to \$2,000.
- Police can issue an immediate seven-day driver's licence suspension and seven-day impoundment for street racing, participating in a driving contest or stunt driving.

- Courts can impose a driver licence suspension for up to 2 years for the first conviction, and up to 10 years for a second conviction, if the second conviction occurs within 10 years of the first.
- **The definition of "driving stunt" includes driving a motor vehicle at 50 km/h or more above the posted speed limit.**
- The Act also bans driving a motor vehicle with a connected nitrous oxide system.

In the first 2 Months of the Act, Ontario Police charged 1,790 drivers – almost 30 per day. Most of the charges were for going over 50 km/h. Of those charged, 80% were male – the average age was 31.

Racing and Driving over 50 km/h offences, are considered major convictions and carry a 6 point demerit penalty.

With rising fatalities on our highways due mostly from speed related accidents, this legislation could help reduce the number of Aggressive Drivers and Street Racers and go a long way to making our roads safer for all.

## Insurance that's fits your life

### Protect your Cameras, Furs, Jewellery and other high value items

Many of us have high value items that are easily lost, damaged or are targets for thieves. Because coverage limits vary with each insurance company, personal items like cameras, musical instruments, bicycles, computers & software, furs and jewellery may not be fully covered under your home policy.

If you own items that exceed your home policy's limit, consider purchasing a **Personal Articles Floater**. You'll get all risk protection, proper coverage, and the choice of a deductible or not.

Make a list of your high value items, then call us to make sure you're covered. A Personal Articles Floater may be your best protection option. Getting started is easy – one call and an original

bill of sale or current appraisal is all it takes.

As your life changes, so do your insurance needs. Remember, we're here to make sure your coverage **fits yours needs**.



### Looking for a fun and eco-friendly way to get around?

Look no further. Electric bicycles, mopeds, limited speed motorcycles and Segway™ Human Transporters can now be operated on Ontario's roads and highways.

The Ministry of Transportation has approved the use of these vehicles on public roads (with some restrictions) to expand the mobility options for Ontarians and to provide an environmentally-friendly way to travel.

If an e-bike is in your future, please be aware that you must follow the same rules of the road that currently apply to cyclists with two additions.

1. The operator must be 16 years of age or older and
2. The operator must wear an approved bicycle helmet at all times

Electric bicycles, battery powered children's toy ride-on vehicles, Segways™ and battery powered scooters used by physically disabled persons may qualify for property and liability coverage under your homeowners, condominium, and tenant's policy. Just let us know.

Limited speed motorcycles (think Vespa) and motor assisted bicycles (mopeds) are not insurable under your home policy, but may be insured under an automobile policy. Talk to us to make sure you're covered.

Other vehicles such as go-peds and pocket bikes cannot operate on public roads in Ontario because they do not

meet Provincial equipment safety standards and may not be insurable.

Each vehicle type has its own licensing, use and insurance requirements. For full details, visit [www.mto.gov.on.ca/english/dandv/vehicle/emerging/](http://www.mto.gov.on.ca/english/dandv/vehicle/emerging/) or call us.

Park the car and try one of these new vehicle types. You'll reduce greenhouse gases, leave a smaller carbon footprint and have fun too!

## Contact Us:



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*Committed to Excellence in Insurance*

