

Padfield & Nelson

INSURANCE BROKERS LIMITED

Season's Greetings

We would like to extend to you and your family all the very best for the upcoming holiday season.

Sincerely Bill, Marlayne, Jackie, Julie, Donna, Ann, and Jeannine.

Snow Birds...Before Flying South

The first thing you should do is let your broker know that your home will be empty while you are away, second thing you should do is to follow the tips below :

1. Arrange for someone to house sit or come over to collect the mail and flyers.
2. Winterize your home: have the furnace checked, gutters cleaned, roof inspected to make sure it can handle the winter weather.
3. Make it look like you never left, place lights on timers, hire someone to clear the snow from your driveway and path.
4. Leaving your house vacant for any extended period can void your house insurance, talk to your broker or agent about the length of time it will be empty.

Enhanced Water Coverage

Enhanced water protection coverage is now offered by some insurance companies, this includes coverage for such occurrences as flood, sewer backup and surface water. Make sure you have the right coverage on your home policy, talk to your broker.

Hints to protect your home against water damage:

- Install and maintain a sump pump
- Keep drains and eaves troughs clear of debris
- Check for leaks in foundation, floors, windows and doors
- Install a back flow valve and a sewer/septic outflow pipe
- Check the grading around your home to ensure that surface water is directed away from the foundation

Holiday Office Hours:

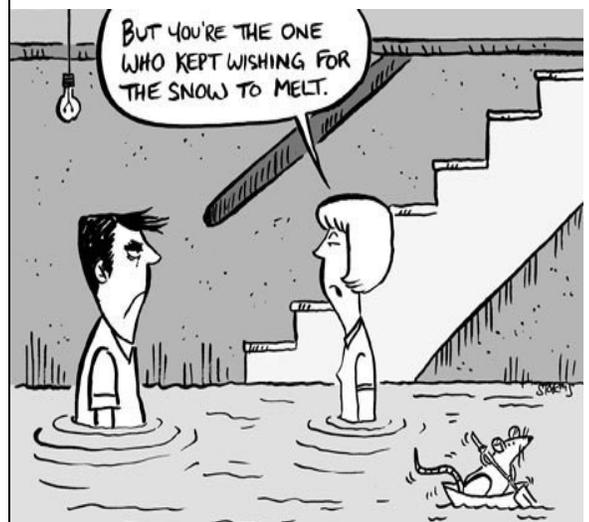
December 24th 9-12

December 25th closed

December 26th closed

December 27th closed

January 1st closed



**149 MAIN STREET SOUTH
MOUNT FOREST, ONTARIO N0G 2L0
1-877-323-1567, FAX (519) 323-1896**

ACCIDENT BENEFITS HAVE BEEN REDUCED!!

You can claim accident benefits from your insurance company if you have been injured in an automobile accident. If you qualify you may receive several different kinds of accident benefits.

The following list will give you an idea about what may be available to you:

Income Replacement Benefits - helps to replace lost income if you are self employed or employed.

Caregiver Benefits - pays certain childcare or other caregiver expenses.

Non-Earner Benefits - are paid if a claimant who is not employed or self-employed is unable to carry on with a normal life.

Medical and Rehabilitation Benefits - pays for treatment and rehabilitation assistance that is not covered by OHIP or another disability insurance plan.

Attendant Care Benefits - pays for someone to look after a seriously injured claimant.

Funeral Expenses and Death Benefits - paid out if an insured person dies as a result of the accident.

TALK TO YOUR BROKER TODAY TO ENQUIRE ABOUT THE COVERAGE YOU HAVE

Emergency Claims Service

Aviva	1-866-692-8482
Edge Mutual	1- 519-741-3084
Germania:	1-888-346-6610
Howick Mutual	1-800-265-5522
Premier Marine:	1-866-462-3650
Gore Mutual	1 -800-265-8600 x5
Royal & Sun Alliance:	1-800-319-9993
Echelon	1-866-931-0570
Wawanesa:	1-800-641-7988



Interesting Facts

- ⇒ Did you know that if you are pulled over without a valid insurance liability slip and given a ticket, this will affect your insurance rates.
- ⇒ Gap Insurance may be offered when you purchase a new vehicle and still owe on the previous vehicle. Gap insurance covers the difference of what the vehicle is worth and what you owe.
- ⇒ **AIR “BNB”**: contact your insurance broker if you are renting out rooms or your home, your house insurance may not provide coverage for some types of losses.
- ⇒ Growing cannabis indoors may cause mold issues which will not be covered by your home insurance company and may impair the value or marketability of your home.

Discounts that may be offered by your insurance provider:

- A. Winter tire discount
- B. Driver’s training discount
- C. Burglar/Fire alarm discount
- D. Retiree discount
- E. Home updates
(roof/plumbing/electrical/heating)

Call us for a quote for all your insurance needs; commercial, business, property, auto, boat, motorcycle, ATV, snowmobile, business, life, health, and disability. Discounts are available for multiple policies with the same company.

