

Risky Business BY Guthrie Insurance

01

Slip and Fall
Claims

02

Cold Weather

03

Accident
Forgiveness

04

Theft Prevention
Technology

05

Home Insurance

**IMPORTANT
— PLEASE READ**



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Fall Greetings!

Autumn greetings to our valued clients, friends and colleagues. Here we are now heading in to the winter of 2021. What a year it has been. Rather than rehash the challenges of the past two years, once again we look forward to an autumn and winter season with renewed spirits, hope and positivity.

Following is a selection of insurance and safety news and tips, which we hope, will help you navigate successfully through a risky world.

Requirements for slip and fall claims have changed – What you need to know

Every winter Canadians need to understand we are responsible for keeping our property safe and clear of snow and ice. Inevitably, slip and fall accidents and the resulting lawsuits and liability claims still happen. When there is a snow or ice slip and fall loss or injury, do you know what to do?

Recent legislation brought forward in Ontario (under Bill 118) requires that the person served with notice of a snow or ice slip and fall lawsuit or claim, must also notify any other person that might share some liability.

If someone slips and falls on your property, or property you are responsible to take care of (due to ice, snow or otherwise), you can be sued. If you find yourself in this situation, here is what you need to do:

- First step is to contact your broker or insurance company immediately.
- Next step is to notify any other people who may also have some liability (responsibility) for the fall. This could include the building owner or occupier, tenant, or winter maintenance contractor. That person or entity is then responsible to further notify anyone else who may be responsible (ie: a sub-contractor).

- Those people or entities who could also be named as defendants in the injured person's claim against you must also be informed in writing about what has happened. The document must - include the date, time, and location of the incident, be delivered either in-person or by registered mail and arrive within 60 days of the incident.



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The never-ending important cold weather reminder -

At the risk of forcing a few yawns from our many long-term clients, once again, it is time to review some cold weather strategies to reduce, minimize or avoid potential losses weather/water related losses. For many of our clients this should now only serve as a reminder. For our new clients please carefully read –

- If you will be leaving your home (even for a day or two), it is a good idea (**and a policy requirement to prevent freezing**) to take maximum precautions to ensure your home stays heated and your water pipes do not freeze. This usually means shutting off the water supply and draining your pipes **OR** having someone, responsible check inside your home **daily** to make sure the heat is being maintained. If not done and your furnace malfunctions and shuts off, your water pipes may freeze and burst resulting in major, possibly uninsured damage!
- Even in the warmer months, if you are gone for a few days, consider shutting your water off. A burst pipe at any time is a nightmare and more so if you are not home and the water is running for days.
- Now is a good time to give your roof a final check and arrange for any necessary repairs. Doing so when it is covered in snow and the winter wind is howling can be both difficult and costly.
- Ice and snow build-up on your roof can result in seepage, cracking of walls and even collapse of your roof (*especially in cottage country*). Carefully check that your attic ventilation is sufficient, that your ceilings are properly insulated and your eaves troughs are free of debris.
- Beat the rush and arrange for early cleaning and servicing of your furnace, flues and chimneys (*especially if you have a woodstove!*) Also, remember we need to be advised if you do have a woodstove. This is critical and forgetting to do so could invalidate insurance.
- Take stock of your ice salt and check your snow shovels. Remember it is your responsibility to keep your sidewalks, driveways and steps free of ice, snow, and other hazards. It may help avoid serious injury from a nasty slip or fall and a subsequent costly lawsuit.

- If you have a snow blower, check to make sure it is running smoothly. If it needs servicing, get it in early to avoid the rush. In addition (this should be obvious) - do not re-fuel your snow blower, lawnmower or any gas equipment inside your garage!
- Check your CO (*carbon monoxide*) detectors and smoke detectors. We hope this is now routine and done on a regular basis. Batteries should be changed at least every 6 months whether needed or not.
- Remember to turn off and drain your outdoor hose faucets from inside to avoid freezing and damage.
- For cottagers, plan to not only drain the water from your pipes, but also your appliances (like fridges, dishwashers, and even toilets) too. If things go wrong and there is a leak, it could be months until it is detected, which could lead to significant damage that likely won't be covered. Seasonal cottagers should also remove all food items, including dried or canned goods. These can attract rodents who can cause substantial damage.
- Although not cold weather related, while checking everything else, along with regular removal of lint from your dryer's lint screen, it is important to clean out the dryer ducting to the outside vent. This may mean removing the outdoor lint cover and reaching into the duct (straightened clothes hanger?) to drag out the lint build-up. Letting this build up can result in a fire.



Continued on next page

RISKY BUSINESS

Also, for cars and other lifestyle/recreation clients –

- Now would be a good time to check and install snow tires (*auto insurance discounts*), replace your windshield wipers, prepare an emergency kit, stock up on supplies of windshield fluid and prepare your car (*and yourself*) for the annual challenge of fall and winter driving.
- Ensure that RVs, boats, trailers and similar recreational items are professionally winterized and properly covered and **sealed to avoid damage from leakage, snow-load and rodents.**

Finally, with more slippery roads, and more frequent driving in the dark, take a few minutes to step back and re-evaluate your driving habits. Move over for large trucks behind you, signal lane changes, and drive defensively leaving lots of space in front and even behind you. Please be safe out there!



Another cold weather hazard – How to detect a natural gas leak in your home

Natural gas is one of the safest fuels to use in your home. If you have a faulty or poorly installed appliance or gas line, a leak can occur. Since natural gas is highly combustible and can cause a fire or explosion in open air in concentrated amounts, it is important to know how to detect a leak and what to do if you suspect you have one.

Signs of a natural gas leak in your home –

Natural gas — like carbon monoxide— is colourless and tasteless, so you need to pay close attention to pinpoint a leak. You will typically notice a strong smell —possibly accompanied by noises or other unusual clues — in your home. While gas leaks are rare, identifying these signs of a natural gas leak early on can help you protect your family and your home:

You can smell it. While natural gas on its own is odourless, most providers purposely add a strong artificial smell to their natural gas to help you identify a leak. If you notice an odour of rotten eggs, sewage, or skunk in your home, you very well may have a leak.

You can see signs of it. You may notice some odd visual signs that indicate a gas leak, such as your houseplants suddenly dying or mysterious bubbles in still water. Visible damage to your gas line connection is a more obvious sign of a potential leak. If you notice damage to your natural gas pipe, call your gas provider's 24-hour emergency line immediately.

You can hear it. A hiss, roar, or whistle that is out of the ordinary could indicate a high-pressure leak, especially if it is close to a pipe.

What to do when there is a natural gas leak in your home. If you suspect you have a natural gas leak, remain calm and follow these simple steps:

Evacuate your home with your family and pets and call 911 or your gas provider's 24-hour emergency line immediately — from a safe distance.

Do not touch anything that could be a source of ignition. This includes flicking a light switch, turning on an appliance, or even using your phone. Other ignition sources can be your car or a motor, so do not even start your vehicle. Above all do not light a cigarette or any open flame.

Do not try to solve the problem yourself. If there is evidence of a leak or if a fire has started, do not attempt to stop it or put it out on your own. Wait for your gas provider, local police, or fire authority to arrive and make the situation safe by identifying the source of the problem, clearing the area, and resolving the leak.



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To prevent a future gas leak, add routine maintenance of your home appliances and gas-powered equipment to your to-do list, including your furnace, fireplace, and stove. It is also a vital task to test your carbon monoxide and smoke detectors regularly. You may also consider purchasing a handheld gas leak detector or sensor, depending on the age of your home or gas appliances. Finally, add your local gas provider's emergency contact information to your phone's contact list.

By following these safety measures, you can protect your household if a natural gas leak ever does occur in your home.

Check out your local gas provider's website for more information.

What does 'accident forgiveness' mean in a car insurance policy?

An at-fault collision can happen to even the most careful of drivers. You may be wondering how you can protect yourself from rising insurance rates if you are ever involved in one. Adding accident forgiveness protection to your car insurance policy may help.

What is accident forgiveness?

Accident forgiveness — also known as collision forgiveness, driving record protection, or first claim forgiveness — is a car insurance endorsement (option) that helps you avoid a premium increase after your first at-fault collision.

How do you qualify for accident forgiveness?

Accident forgiveness is unlike many other endorsements, which almost anyone can purchase. Insurers have strict eligibility guidelines and will only add accident forgiveness to your policy after you have proven yourself to be a safe driver. This typically means you have not been in an at-fault (or partially at-fault) accident in years. Eligibility for accident forgiveness, including how long you must stay accident-free, also varies from province to province and from insurer to insurer. If you have a clean driving record, contact us to find out if you qualify to add accident forgiveness to your policy.

Common myths about accident forgiveness –

You may be surprised to learn that, even after you've added an accident forgiveness to your policy, there are some scenarios where it will not apply (your premium may still increase following a claim). Here is how accident forgiveness coverage works to help you avoid any surprises in the event that you make a car insurance claim -

- If your previous insurer forgave your at-fault accident, you will still need to qualify for accident forgiveness with a new insurer.
- Before you buy a new car insurance policy or renew your existing one, ask us (or your car insurer), to find out if you are eligible for accident forgiveness protection.
- Accident forgiveness does not apply on every claim. It typically only applies after your first at-fault accident. However, each insurer and province has different rules. An accident may also not be forgiven if you receive a major conviction under your province's highway traffic act, or commit a criminal code offense.
- Protection typically only applies to the primary driver(s) on your policy.
- Accident forgiveness does not erase the accident from your driving record. If you have had an accident forgiven by your insurer, it is not

Continued on next page

RISKY BUSINESS



permanently wiped from your driving record — it is still there and if you choose to move to a new insurer it could affect your premium.

- If you want to move to a new car insurance company you cannot transfer accident forgiveness coverage. If you want to add it to your new policy, you will still have to qualify for it with your new insurer.

Need more information? No call center here! Phone or email one of our professional broker advisors today for prompt, personal attention.

TIP:

Especially for first time house owners, landlords or renters, it is important to know where your main water shutoff valve is located. In the event of a leak, you will need to be able to turn off the water immediately to minimize damage.

A fact of home ownership - Why your basement will (probably) eventually leak

Homeowner clients are battling the elements just by living below the ground floor, and so they will need to act quickly if they notice water pooling in their basement, a building supply vendor suggests.

“Creating a comfortable living space in a basement can be a challenge because you’re basically attempting to stay dry in a concrete box,” wrote Chris Emard, co-owner of Emard’s Lumber in Cornwall, Ont. in a recent column for the Standard-Freeholder.

Basements are vulnerable to water damage because both concrete and soil absorb moisture, Emard wrote. Moreover, soil stays relatively wet most of the year. “Most basements leak, eventually,” Emard wrote in Handyman Hints: Floor it? Or live with it unfinished?

“So, the key is to heed the warning, and jump on the leak as soon as one becomes apparent. Don’t consider minor pooling in your basement as a one-off.” Water is the biggest cause of property damage in Canada, surpassing fire, wrote Matt Hands, business director of insurance at Ratehub.ca, in a recent article on Ratehub’s website.

Whether or not water damage is covered by insurance depends on the exact policy wording. Home insurance policies exclude coverage for cracked or deteriorated walls and foundations which often results in seepage.

Home insurance normally covers water damage arising from “sudden and accidental” bursting of pipes. If rain penetrates the roof and walls of a building with no visible damage, this is not normally covered, notes TD Insurance. Other water damage normally excluded from home insurance is deterioration or corrosion of the roof, or water that gets in because roof and vent flashings are not properly sealed.

A speedy response may require calling a foundation repair professional, Emard suggests.

“The risk with sealing foundation cracks from the inside is you have little control over where the injection fluid goes, with the installer blindly relying on the probability the urethane formula will follow the crack in the concrete, and not stray off into a void in the backfill,” he wrote in his column.

“If after a couple of urethane-kit investments, the crack you’re working on just doesn’t seem to be filling up, then you’ll have little choice but to cut your losses and call a foundation repair professional.



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Enjoying living space in your basement means re-gaining control of the displaced water.”

Emard suggests that if a home is more than 25 years old, the drainage or weeping tile systems may need to be repaired.

For his part, Hands has several tips for mitigating water damage risk:

- Try not to use the basement to store valuable items, or at least put them in containers or skids up off the floor
- Check pipes at least once a year for corrosion and leaks
- Do not pour used oil or grease down drains

Install leak detectors and smart water valves that can remotely power down the main water if a leak is detected.

TIP:

Especially when purchasing important home hardware items, such as plumbing fixtures, consider sticking with quality items and “name” brand manufacturers. It gets aggravating and expensive when you need to replace a worn or faulty faucet cartridge or other plumbing part, which is now no longer available.

Despite advances in theft prevention technology, car thefts continue to increase

The Toronto area alone accounts for over 12% of all vehicles stolen in Canada. It is estimated that roughly 50% of all vehicles are stolen by organized crime groups to be sold overseas. A \$140,000 Mercedes can be stolen and sold overseas for about \$280,000. These cars often end up in Europe, West Africa and the Caribbean. Some vehicles are cut up and sold for parts; others are taken for joy rides. Thieves use the same tools used in dealerships to reprogram blank, electronic keys done right in the driveway then drive straight to the port for overseas shipment. Relay box attacks which hijack a signal from a key and “tricking” the car to think the key is inside are also



Continued on next page

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RISKY BUSINESS

becoming a threat. The annual cost for car thefts in Canada is estimated at over \$1billion.

Aside from the expense and aggravation involved, theft of your vehicle leaves the feeling of being violated. Here are some suggestions to help prevent theft of your vehicle

- Keep keys and fobs out of obvious reach
- If you have two cars, park the least expensive behind the more expensive to block it in.
- If you have wireless fobs store in a bag (yes, even inside your home) that blocks the RF signal e.g. Faraday box or "pacsafe" bag.
- Consider immobilizers or tracking devices, however, both can be removed by sophisticated criminals.
- Park in a garage where possible
- Install or upgrade video surveillance cameras
- Park in well-lit areas or areas that will be well lit when you return to your car
- Don't leave personal information or valuable contents in your car
- Obviously, do not leave your car running while unattended even for the "coffee dash" (we still see this often!).
- And finally, with thieves going high-tech, consider going old school with a steering wheel lock, like The Club



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10 changes your home insurance company needs to know about

From getting a new roof to starting a home-based business, there are certain changes you need to share with your home insurer to make sure you have the right coverage and you are properly insured. It is also important to note that because many of these changes affect your risk level in different ways, failing to share them with your insurer could lead to a denied claim or even a cancelled policy down the road. When it comes to insurance, full disclosure is paramount. If you are planning on making any of these changes to your home (or even if you've already made a change but haven't yet reported it), contact us or your home insurer and let them know...today!

1. **New roof.** Damage to your roof can lead to leaky ceilings, dangerous mould, and even structural damage to other areas of your home. It is important to regularly inspect your roof and replace it when necessary. Replacing your roof could reduce your risk of experiencing certain types of home insurance claims, so it could also lead to a reduction in your premium.
2. **Major renovations.** While there are many types of renovations that will not typically affect your home insurance (like painting walls or changing carpets), others could affect your premium or compromise your coverage (like structural changes). In addition, if you're planning to move out while your home is being renovated, there may be special changes in coverage you need to know about ahead of time. Reach out to us before you get started.
3. **Renting out your home or part of your home.** Whether you take on a permanent renter or list part or your entire home as a short-term rental, you'll need to make sure your insurer knows. Depending on the situation, you may be required to modify your existing home insurance policy or purchase a dedicated landlord insurance policy to make sure you are properly protected.
4. **Taking an extended vacation.** If you are going to be away for longer than a couple of weeks, your insurance company will likely have specific rules that outline measures you'll need to take when you're gone (like how often you will need to have someone come in and inspect your home). Review your policy to find out what is required, or let us know how long you will

be away, and take these additional steps to protect your home while you're on vacation.

5. **Getting a pool or hot tub.** Adding a pool or hot tub to your yard increases the risk that someone may get injured while on your property. Your insurance company may require you to add a specific endorsement to your policy stating that you will be insured for incidents related to the pool. Even if this type of endorsement isn't required by your insurer, it's still a good idea to make sure your third-party liability coverage limit is high enough (\$5,000,000 is no longer unusual) to protect you in the event of an incident.
6. **Making a big purchase or receiving a valuable gift.** Most home insurance policies list special limits or exclusions for big-ticket items like jewellery, bicycles, auto parts, trailers, fine art/fragile items, and collectibles. If you buy or receive an item that exceeds the relevant limit in your policy or an item that is excluded from your policy, contact us to find out how you can get the coverage you need.



Continued on next page

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RISKY BUSINESS

7. Installing a new heating system. Updating or changing your home's heating system could affect your insurance, so it is important to consult your insurer beforehand. Certain types of heating systems (like wood stoves and pellet stoves) may come with a higher risk of fire or other issues, which could affect the cost of your insurance or even your eligibility for coverage. Other heating systems could lower your risk and lead to a reduction in your premium.
8. Paying off your mortgage. When you have a mortgage, you are typically required to add your mortgage lender as a loss payee on your home insurance policy. If you no longer have a mortgage on your property, your insurer needs to have them removed. Being mortgage-free may also qualify you for a discount.
9. Getting married or having a partner (or even a friend) move in. Not only will you likely have a lot more stuff to insure after someone else moves in, but your insurer may also require you to name your partner or spouse



on your home insurance policy. Depending on your insurer, there are a few other factors that might come into play if you aren't married to your partner when they move in (like the amount of time you've been together and whether or not they're paying rent), so it's best to contact your broker to make sure you're both protected.

10. Starting a home-based business. Whether you are planning on starting a home-based accounting business or selling mittens made from recycled sweaters, it is important to know you'll be covered if the unexpected happens. Depending on the type of business you plan to launch, you may be able to obtain coverage under a special home extension or, in some cases; you may need a dedicated commercial insurance policy.

It is important that you share these changes with your home insurance company to avoid a denied claim or even a cancelled policy down the road — full, honest disclosure is always the best approach.

While these are some of the most common things you need to share with your home insurer, each company will have its own unique requirements when it comes to disclosing changes. If you are not sure whether something needs to be reported, it's worth discussing with us just to be safe.

Another reminder - Leaving your home for an extended period? Buying or selling a vacant or unoccupied home? Tenants recently left your rental? Parent moving to care facility? Renovating? Save yourself considerable aggravation and expense and turn off the main water valve!

TIP:

Consider installing a remote, internet enabled, water detection device near water heaters, sump pumps, washing machines, dishwashers and toilets that can alert you to low moisture levels and leaks. These items are relatively inexpensive, especially when considering the deductible costs and aggravation of a water damage claim.

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Finally, what's new at Guthrie Insurance and *InsurePlus*? With the summer of 2021 came a few changes. Following is an updated list of the Guthrie Insurance Team. To help look after your home, auto, business, life and recreational insurance needs, we have assembled the most talented, thoughtful, friendly and knowledgeable group of dedicated professionals anywhere. Here is an up to date list of those responsible for your insurance needs -

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Roman Slifkas – Ext 329

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Well, we hope you will find this information useful. Never did we think that we would still be wrestling with the major changes in society that has resulted from COVID-19. Let us hope we beat this soon and can return to some degree of normalcy, however that may be defined.

Rest assured that one thing is certain. The skilled insurance professionals at Guthrie Insurance will always be here to help make sure you get looked after should disaster strike.

Your questions and comments are always welcome. Please do not hesitate to call, email or stop by our office.

With sincere wishes for the autumn, the upcoming holiday season and for an even brighter 2022 - Ryan, Neil, Lynn, Alex, Katie, Brendon, Arlene, Dana, Corri, Kristine, Vivian, Agnes, Rebecca, Emanuela, Michael, Shaan, Christina, Jeff, Jocelyn, Holly, Roman, Alysha, Rose, and Daisey.



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