



Dorchester Insurance Brokers Ltd.

“Big enough to serve you, small enough to care”

DIB NEWSLETTER September 2011

We hope everyone had a safe and enjoyable summer! As always, feel free to provide your comments by sending an e-mail to info@dorchesterinsurance.ca.



Please note that our office is open until 7pm every Monday for your convenience.

Ontario Automobile Insurance – Know Your Options!

As you may be aware, in September 2010 the Ontario government made changes to the accident benefit coverages section contained within the Standard Automobile Insurance Policy in the province of Ontario. This section of the policy is what covers the policyholder, spouse/partner, dependants and any other occupants should they be hurt in an automobile accident. It is important to take the time to look at the options that are available to you and make sure that your current level of coverage is still suitable to meet your current needs.

Finding out after an accident has happened that you don't have the right coverage or adequate coverage is not the time!

Coverage	Coverage under New Standard Auto Insurance Policy	Your options available to increase your benefits
Medical, Rehabilitation and Attendant Care benefits (for non-catastrophic injuries)	\$50,000 for medical and rehabilitation benefits, including assessment costs; \$36,000 for attendant care benefits.	\$100,000 or \$1,100,000 for medical and rehabilitation benefits including assessment costs; \$72,000 or \$1,072,000 for attendant care benefits.
Medical, Rehabilitation and Attendant Care benefits (for catastrophic injuries)	\$1,000,000 for medical and rehabilitation benefits including assessment costs; \$1,000,000 for attendant care benefits.	An additional \$1,000,000 for medical, rehabilitation and attendant care benefits including assessment costs.
Caregiver benefit	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available only for catastrophic injuries.	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available for all injuries.
Housekeeping and Home Maintenance expenses	Up to \$100 per week, available only for catastrophic injuries.	Up to \$100 per week, available for all injuries.
Income Replacement benefit	70 per cent of gross income up to \$400 per week.	Weekly limit can be increased to \$600, \$800 or \$1000 per week.
Dependant Care benefit	Not provided.	Up to \$75 per week for the first dependant and \$25 per week for each additional dependant to a maximum of \$150 per week.
Death and Funeral benefits	\$25,000 lump sum to an eligible spouse; \$10,000 lump sum to each dependant; maximum \$6,000 funeral benefits.	\$50,000 lump sum to an eligible spouse; \$20,000 lump sum to each dependant; maximum \$8,000 for funeral benefits.
Indexation benefit	Not provided.	Annual adjustment according to the Consumer Price Index of Canada.
Tort deductible	Court awarded compensation for pain and suffering - \$30,000; \$15,000 for Family Law Act claims.	Court awarded compensation for pain and suffering - \$20,000; \$10,000 for Family Law Act claims.

Benefit Descriptions:

Medical and Rehabilitation Benefit: Covers the cost of reasonable and necessary medical and rehabilitation expenses (e.g. physiotherapy, prescriptions) that are not covered by OHIP or your disability insurance plan.

Caregiver Benefit: If you are providing full-time care to dependents and can no longer provide that care as the result of an auto accident, you may be eligible for caregiver benefits to reimburse you for your expenses to hire someone to care for your dependents.

Attendant Care Benefit: Pays for an aide or attendant to look after you if you have been seriously injured in an accident.

Housekeeping and Home Maintenance expenses: If you are unable to perform your usual duties due to your injuries, this benefit pays for reasonable and necessary additional expenses for someone to complete your usual duties.

Income Replacement Benefit: If you cannot work as the result of an auto accident, you may be eligible for basic

weekly income replacement benefits of up to \$400. This benefit commences after one week.

Dependent Care Benefit: Pays for additional expenses incurred to care for your dependents if you are employed and are injured in an auto accident.

Death and Funeral Benefit: If you die as a result of an auto accident, the death benefit provides a lump sum payout to your spouse and your dependent; the funeral benefit provides a lump sum payout to cover the cost of your funeral expenses.

Indexation Benefit: The automatic adjustment of income replacement benefit, non-earner benefit, attendant care benefit or medical and rehabilitation benefit according to the Consumer Price Index for Canada to compensate for inflation.

Tort Deductible: The amount that is deductible from a settlement or court award for pain and suffering.

Did you know? . . . Many injuries received in an auto accident could also be considered 'Minor'. If you experience a minor injury due to an auto accident, your medical and rehabilitation accident benefits are limited to \$3,500 regardless of the coverage level you have selected.

Upon your auto renewal period, we sent you the Optional Accident Benefits Form to fill out and return to us. If you haven't done so already, please complete the form, sign and return it to us as soon as possible. If you require another copy of the form, have any questions about the options available or if you would like to discuss your options in more detail, please do not hesitate to contact us. Owen or Derek would be happy to go over your options with you.

To better understand your injury coverages, click on the link below for more information or call us at 519-268-3535.

www.understandingmyinsurance.ca

7 ways to tornado-proof your property

Tips on how to protect yourself and your business.



The recent Goderich tornado in Ontario demonstrates how severe weather can strike suddenly and severely, providing residents and business owners with little notice to get to safety and protect their property.

“Tornadoes can strike in a matter of moments but there are measures that can be taken ahead of time to protect yourself and mitigate damage to your home or business,” said Larry Lythgoe, RSA’s (Royal Sun Alliance) regional claims director for the Ontario Region. “There are also steps you can take to make the insurance process hassle free if you are to experience damage.”

RSA recommends the following advice:

It’s most important that you protect yourself, your family and colleagues first. Listen to radio reports and follow instructions. If you are told to evacuate, follow the recommended path and don’t take shortcuts. Have a disaster safety kit, which should include a carry case for your pet and appropriate supplies (e.g. flashlight, bottled water, batteries, blanket). If you are indoors, go to your basement or storm cellar. If there is no basement, go to a closet, a bathroom or underneath a staircase for shelter. Don’t waste time trying to open windows to relieve pressure – it’s dangerous and unlikely to help.

What to do if your property has been damaged:

- If you lose power, turn off your appliances to avoid a power surge when the power is restored
- Use a flashlight, not a candle, to survey the damage
- Check for any gas leaks and turn the valves off if one is found
- Separate damaged property from undamaged property, prepare an inventory of what has been lost or damaged and take photographs of damaged property
- Keep receipts for any clean up costs incurred

How to protect your home or business in the future:

1. Your door is more likely to withstand the severe winds a tornado brings if it has three or more hinges and a deadbolt
2. Ensure trees and bushes are trimmed, and remove any dead branches that could fall on your home
3. Ask a qualified inspector to ensure that your garage door is strong enough to withstand high winds – adding wood or metal fasteners to strengthen the door
4. Roofs are highly susceptible to fierce winds. If you are replacing your roof, ensure that the new roofing cover and sheathing will resist high winds
5. Install storm shutters or impact resistant windows
6. Put your vehicle, business equipment and other valuables in a garage or shelter if there is a tornado warning
7. Store copies of important documents, such as wills and insurance policies, offsite

Did you know . . . ?

We offer all types of Commercial Insurance such as:

- Commercial Auto including fleet
- Commercial Property
- Commercial General Liability
- Directors & Officers
- Errors & Omissions
- Professional Liability
- Builders Risk
- Umbrella/Excess Liability
- Office Package

- Retail Store Package
- Restaurant Package
- Contractors Package
- Manufacturing
- Industrial
- Wholesale
- Automotive including Repair Garage's and Body Shop's
- Home Based Business

Just give Owen or Derek a call at 519-268-3535 for a free quote.

Canadians uncertain of what is included in home and auto policies

21% wouldn't report an auto accident.



Canadians are buying their insurance policies without understanding what coverage is included, and this means they might not get the protection they need if the unexpected happens, according to a survey commissioned by Allstate Canada.

The survey revealed 71% of Canadians admitted they are not very familiar with their home insurance policies, and 13% did not know if their home or tenant insurance covered them for

damage caused by a fire, a basic coverage included in all home and tenant policies. Also, 54% stated they are only somewhat familiar with their auto insurance policy.

“While we understand insurance policies may not offer the most entertaining read, if people are not fully aware of what their coverage entitles them to or the process to make a claim, then they may not get the full benefits of the coverage when they need it most,” said Saskia Matheson, spokesperson for Allstate Canada.

Additional findings from the survey of 1,514 Canadian adults include:

- 21% of Canadians say after a collision they would simply fix the damage to their car and mail the invoice to their insurance company. However, you must report the accident to your insurance provider first before having the damage repaired.
- 24% don't know if they are covered for damage they cause in a car collision. This is standard coverage for all car insurance policies.
- 79% say they are covered for specific damage to their vehicle, but 48% of these people also say they don't know if they are covered for cracks to their windshield. Comprehensive coverage automatically includes coverage for cracked windshields.
- 54% do not know if they are covered if they have an auto accident while driving in the US. All Canadian auto policies will cover collisions that take place in the US.
- 35% don't know if their car insurance will pay for damage or injury they cause in a collision.
- 45% are unsure or do not know if they are insured if someone slips on ice on their property.
- 18% know that if they cause accidental damage to a friend's home that they are covered through their home insurance policy.

If you are not sure about what is covered under your home or auto policy, please don't hesitate to call us. We are here to answer any questions you may have!



Recipe of the Month

Rosemary Ranch Chicken Kabobs

This rosemary ranch chicken recipe is so easy and very tasty. The chicken is tender and will melt in your mouth. Give it a try before the end of BBQ season.

Ingredients:

- 1/2 cup olive oil
- 1/2 cup ranch dressing
- 3 tablespoons Worcestershire sauce
- 1 tablespoon minced fresh rosemary
- 2 teaspoons salt
- 1 teaspoon lemon juice
- 1 teaspoon white vinegar
- 1/4 teaspoon ground black pepper, or to taste
- 1 tablespoon white sugar, or to taste (optional)
- 5 skinless, boneless chicken breast halves - cut into 1 inch cubes

Directions:

1. In a medium bowl, stir together the olive oil, ranch dressing, Worcestershire sauce, rosemary, salt, lemon juice, white vinegar, pepper, and sugar. Let stand for 5 minutes. Place chicken in the bowl, and stir to coat with the marinade. Cover and refrigerate for 30 minutes.
2. Preheat the grill for medium-high heat. Thread chicken onto skewers and discard marinade.
3. Lightly oil the grill grate. Grill skewers for 8 to 12 minutes, or until the chicken is no longer pink in the center, and the juices run clear.

Notes:

- We are located at 4101 Hamilton Road. We have a parking spot available for clients in our driveway behind the building, off Ann St.
- We are a proud sponsor of the Dorchester Fair taking place on Thanksgiving weekend, October 7-10th. This year's fair theme is 'Barn Yard Boogie'!
- We want you to share your idea to create positive change in your community. If you've got a great idea to create positive change within your community but don't know how to make it happen, the **Aviva Community Fund** is there for you. This year, the top ideas as chosen by Canadians will have a chance to share in \$1,000,000 in funding. Visit the following link for more information: www.avivacommunityfund.org

- Do you 'Like' us? Please visit 'Dorchester Insurance Brokers Ltd' on Facebook and click on 'Like'. For every new 'like', we will donate \$2 to the Dorchester Food Bank. Please help us support this worthy local cause!

Just click on the link below:



- If you know of anyone, including family, friends, and neighbours who could benefit from our services, we would appreciate a referral from you. The greatest compliment you can give us is to tell others about us!

If you do not wish to receive this e-newsletter, please send an e-mail to info@dorchesterinsurance.ca.