

# DARLING NEWS

Darling Insurance Realty Ltd

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## Home Renovations

Are you a handy homeowner with a home-reno itch? Thinking about taking advantage of a tax credit to spruce up your home? Before you begin your project, do your homework. Plan your project and be informed. A great resource for those planning a renovation is the Canadian Mortgage and Housing Corporation website, [www.cmhc.ca](http://www.cmhc.ca). Also be sure to consider and consult local building codes and officials. Be sure that you secure proper permits. Don't forget that your work may be subject to inspection by the appropriate authorities depending on the extent of your project.

Home renovation also affect your insurance policy. Your home improvement project may have an effect on the rebuilding cost of your home. Guaranteed Replacement Cost coverage, a common feature of many home insurance policies, states that you must notify your insurance company within 30 days of completion of any addition or alternation to your home which increases the replacement cost of your home by more than \$5,000 in total. As your broker, we will assist you with this calculation; just give us a call! (705)742-4245 or (800)387-1627



## Understanding Water Damage: Get On Board Before You Get Wet

Have you considered waterproofing your home? Standing on your roof with an umbrella isn't an option, so what can you do? Know your home. If your house is older, pay close attention to areas where water can cause damage. You also need to consider both the inside and outside of your home in order to be fully protected.

**Is basement flooding a risk?** Basement flooding can happen in many different ways—a leak in your foundation, poor lot drainage, failure of your weeping system, malfunctioning eaves troughs or downspouts, or a blocked connection between your home and main sewer system, to name a few.



### What can you do to protect against this?

- ◆ Clear eaves troughs and downspouts of leaves and other debris. Fall is an excellent time to clean out the gutters!
- ◆ Clear debris from exterior drains near basement windows.
- ◆ Consider installing flood-prevention devices like back-water valves, sump pumps, or floor drains.
- ◆ Inspect your sump pump regularly to ensure proper operation.
- ◆ Your downspouts should be extended to drain about two meters away from your foundation. If you don't have the space, consider installing a splash pad. They are inexpensive and can be purchased at your local hardware store.
- ◆ Check for and fix leaks in your foundation, floors, windows and doors.

### Practical Devices for Water Protection

Protecting your home from water damage is a consideration for most homeowners. You may want to consider investing in relatively inexpensive devices that will warn you when you might have a problem.

**Water Alarms & Sump Pump Alarms:** These alarms will emit a loud beeping sound as soon as any moisture is detected. Readily available at most hardware and building supply stores, they are very useful as they let you know when your sump pump pit is in danger of overflowing.

Source: Gore Mutual, Wrenching Issues



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**Darling Insurance has been a household name in East Central Ontario since 1928.**

**As we celebrate our 81st year in business, we are still your best choice for Personal, Farm, and Commercial Insurance, as well as Life & Financial Services products.**

**We continue to access the latest information and technology in order to offer you the best possible service and coverage.**

**Please visit any of our three locations to meet our experienced, dedicated staff. Or just pick up the phone - we still make house calls!**

**Employment Opportunities at Darling Insurance**

Have you ever thought of insurance as a career? Our industry is a dynamic one, and there are many opportunities for those people willing to invest the time and effort it takes to become a professional insurance broker. Give us a call. We are always willing to speak with someone who is interested in a career.



**What's New at Darling Insurance**

**Customer Service Calls:** We are always striving to offer our valued clients the highest level of customer service that we can. Our goal for 2009-2010 is to call to review and discuss your insurance program, to keep up with your changing needs, and to ensure we are offering you the best protection possible. We look forward to speaking with you!

**Babies, Babies, and More Babies!** Have you called into our offices and found yourself speaking with someone new? Yes, we have added new staff to keep up with the growth in our business, but we also keep having babies. Welcome Baylee, Owen, Connor, Reese, Tyler, Charlotte, Makenna, and our 2 newest arrivals, Cameron and Cavelle. *Congrats, Moms and Dads!*

**Some Things To Know About Your Auto Insurance**

Have you taken the time to stop and read your automobile policy and the features it provides? Your insurance broker is an excellent resource regarding your automobile policy, but in the meantime, here are a few things you might want to consider:

**Renting a car:** If you drive a rented car or any vehicle that is not owned by you, your existing policy automatically extends accident benefits and third party liability coverage to your rented car. These limits are the same as those on your own car. You can purchase additional coverage by way of an annual endorsement to your own policy that provides physical damage insurance for any rented vehicle during the policy term. It is important to note that this endorsement usually has a limit of \$50,000. *(Check your policy.)* So, if you rent a luxury car, you should be aware that the cost of repairs are limited. This endorsement is simple to arrange and far more economical than the costly damage waivers offered by the rental companies.



**Traveling outside the province or country:** Your insurance will apply if you take your car on short trips to other provinces or into the continental U.S., as long as you engage in normal use of the vehicle.

**When driving someone else's car:** If you borrow someone else's car you are covered by the insurance on that car. However, if you are involved in an accident, the owner's record, not yours, will be affected. If you borrow a car on a regular basis, ask your broker to arrange a special clause in your policy to cover your use.

**When someone else drives your car:** Remember that when someone else is driving your car, you are still responsible for it. Any at-fault accidents or claims will go onto your driving record and affect your future premiums.

**Don't guess ...** If you are not sure about your coverage, it's better to give your broker a quick call than to guess. Remember, if you're not covered and an accident occurs, the insurer is not obliged to pay.

Source: [www.ibao.org/Auto\\_Special\\_Coverages](http://www.ibao.org/Auto_Special_Coverages)

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