

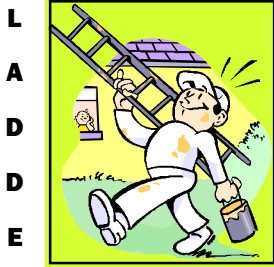


Darling News

Darling Insurance Realty Ltd.

SPRING 2007

Spring weather brings all manner of odd jobs to our minds and "Honey Do Lists" get bigger daily. Before you get out your trusty utility ladder, it is time to think about...



L A D D E R S A F E T Y

Thousands of people seek medical treatment each year because they failed to use ladders safely. In North America, more than 300 people a year die from ladder-related injuries.

The Ladder Institute offers these safety guidelines:

- ◆ Use a ladder of proper length to reach the working height you need.
- ◆ Before you use a single, extension or stepladder outside, make sure it will not hit electrical wires or tree limbs when extended.
- ◆ Place the feet of the ladder on firm, even ground.
- ◆ The bottom of the ladder should be about one foot away from the wall for every four feet that the ladder rises.
- ◆ The upper and lower sections of an extension ladder should overlap to provide stability.
- ◆ On single or extension ladders, never stand above the third rung from the top and never climb above the point where the ladder touches the wall or vertical support.

Source: healthyontario.com

Water Damage Prevention

While April showers do indeed bring May flowers, they can also create havoc when they become heavy rain storms instead.

Here are some tips on preventing water damage in your home:

- ◆ Keep floor drains clear of obstruction.
- ◆ Ensure there is proper grading around your home, so that water flows away from the building.
- ◆ Replace worn shingles on your roof, and be sure eaves troughs and downspouts are securely installed and directing water away from the building.
- ◆ Install a sump pump; consider a battery oper-



ated back-up sump pump and install an alarm on the sump pump to warn of failure.

- ◆ Install a backflow valve in drains and sewage connections to prevent water from entering your home.

Check water hoses regularly, especially connections to dishwashers, washing machines and laundry tubs. Watch for signs of wear and check for tight connections.

- ◆ When leaving a building for periods of more than three days, shut the water off or arrange for a reliable person to check your home daily.
- ◆ Store important documents and irreplaceable personal objects, (such as photographs), where they will not get damaged.

Identity Theft

Every year, thousands of people are victims of identity theft.

While recent developments in telecommunications and computer processing make it easier for companies and consumers to reach each other, they can also scatter your personal information more widely, making life easier for criminals.

Identity theft is the unauthorized collection and use of your personal information, usually for criminal purposes.

Your name, date of birth, address, credit card, Social Insurance Number and other personal identification numbers can be used to open credit card and bank accounts, redirect mail, establish cellular phone service, rent vehicles, equipment,

or accommodation, and even secure employment.

How to Protect Yourself:

- ◆ Minimize the risk. Be careful about sharing personal information.
- ◆ When you are asked to provide personal information, ask how it will be used, why it is needed, who will be sharing it and how it will be safeguarded.

◆ Some insurance companies now offer Identity Theft Endorsements to help offset expenses associated with identity theft. Call us!

◆ Be careful what you throw out. Burn or shred personal financial information such as statements,



credit card offers, receipts, insurance forms, etc.

- ◆ Notify creditors immediately if your identification or credit cards are lost or stolen.

Useful Contacts:

Equifax: (877)323-2598
www.equifax.com

TransUnion: (877)525-3823
www.tuc.ca

PhoneBusters:
www.phonebusters.com



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As we prepare to enter our 80th year in business, we are still your best choice for Personal, Farm, Life and Commercial Insurance.

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!

Ensuring Consumers Have a Choice

The existing rules of the Bank Act are in place to protect consumers. Canadian banks are prevented from referring clients to their insurance subsidiaries. Presently they are petitioning the Federal Government to allow them to market insurance in their branches and/or refer their consumers to their own insurance companies. *"It would make Canadians better off", says one bank CEO, "we want to refer customers to an insurance professional in situations where it is deemed appropriate."* While banks say that they know consumers best, what banks really know is their customers' financial situation.

While banks offer their own insurance products, insurance brokers represent several of the 220 insurance companies doing business in Canada. We offer professional expertise, helping consumers navigate the many insurance options available.

Insurance brokers have a long history of serving Canadian consumers well. Our proven history of privacy, security and trust with personal information remains untarnished. Your best insurance is an insurance broker.

Do you prefer e-mail to a phone call or a letter?
Let us know!

E-mail your Account Representative by using the following format for our staff's e-mail addresses:

**firstinitiallastname@
darlinginsurance.net**

**Example: John Smith,
jsmith@darlinginsurance.net**

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