

# DARLING NEWS

Darling Insurance Realty Ltd

Winter 2009-2010

## Don't Be A Distracted Driver!

Recent statistics related to automobile losses indicate that nearly 80% of accidents are attributable to distracted drivers. Since insurance is based on the premise that 'the premiums of the many pay for the losses of the few', it would be better for all drivers if



we paid more attention to what is going on around us. Many drivers seem to have forgotten how important it is to be alert and attentive when operating a vehicle. We become complacent in our daily routines, driving the same routes, in the same familiar territory. Instead, we should be focusing our full attention on our driving environment every time we get behind the wheel. To aid drivers in reducing distractions, Ontario's new law regarding electronic devices in vehicles came into effect on October 26, 2009, making it illegal for drivers to talk, text, type, dial or email using hand-held cell phones and other hand-held communications and entertainment devices.

## Tips on Managing Driver Distractions

- ◆ Make it a habit to use your cell phone only when parked, have a passenger take the call or let the caller go to voice mail, or, before you start driving, turn off your cellular phone.
- ◆ Keep your hands on the wheel and your eyes on the road. If you must use a cell phone, use a hands-free model and keep it in its holder.
- ◆ Identify and preset your vehicle's climate control, radio and CD player. Practice before driving so you can perform basic functions without taking your eyes off the road. This is especially important when operating an unfamiliar vehicle, such as a rental car or a friend's vehicle if you are the designated driver for the evening.
- ◆ Drive defensively! Be prepared for the unsafe actions of other motorists or for poor driving conditions.

## 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 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! In the past year, we welcomed Tyler, Makenna, Cameron and Cavelle, and we have one more bundle of joy to arrive in March 2010. *Congrats, Moms and Dads!*

## 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 of 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





**Proud of our Past, Positive about our Future**

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**On your side.**

*Your best insurance is an insurance broker.*

**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.

**Financial Services at Darling Insurance**

Monica Fowler is an experienced Financial Advisor who can help you with your insurance and investment needs.

**Are you paying too much for mortgage insurance at the bank?** Monica can provide you with a free no obligation quote - you have nothing to lose and only money to save!

**Are the markets getting you down?** Are you prepared for retirement? Will you outlive your money? Do you want to guarantee that your money will outlive you? Monica can show you how to do this.

**Are you going away on vacation?** Do you have travel insurance? Monica can provide a competitive quotation and can assist those who are hard to insure.

**Are you worried about getting a critical illness such as cancer, or having a heart attack?** Would you feel better knowing that you would receive \$100,000 tax free that would provide peace of mind if you were diagnosed with a critical illness? This money could help you pay the bills, pay off the mortgage, go to the United States for treatment, pay for experimental drugs not covered by OHIP, or it could allow you to take more time off of work. If this is the peace of mind you would like, please call Monica today.

**Are you self employed?** Do you worry about getting sick or injured and not having an income to pay the bills? Disability insurance is the answer. You need to insure the most valuable thing you own and that is your health. If you would like to learn more or receive a quote, please call Monica.

**Do you currently offer or are you considering offering your employees health and dental benefits?** Are your rates competitive - do you want to save money? Do you want a quote for a new plan? If you have 3 or more employees, including family members, and you wish to explore this further, call Monica - she can help you find the best plan that is affordable for you.

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