



YOUR PERSONAL RISK MANAGER

Hunters International Insurance - Private Client Services

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It has been 125 years and five generations since my great-great grandfather started in the insurance business and five years since HUNTERS International Insurance opened its doors. This milestone reminds us of the utter necessity to embrace change, while retaining the attributes that Clients value most - trustworthiness and accountability.

All the very best-

Brooke Hunter, President

THE WATER ISSUE

Traditionally when we assess risk in our homes we think in terms of safety i.e. fire and injury prevention. Of late we have worked through theft and home invasion risks – installing central station intruder alarms. Now you need to turn your mind to water.

Insurance claims relating to water damage are the fastest-growing category of all claims in Canada. In fact a number of insurers report that 35-45% of their 2009 home insurance claims were water related. To boot –the average size of water damage claims has increased substantially due to the “nesting effect” of tricked out basements with high end finishes and home theatres. Meanwhile, storm drains and sewer systems have been stretched to the limit by aging infrastructure and poorly planned urban sprawl.

This translates to higher premiums, higher water damage deductibles, and in severe cases, coverage restrictions. Coverage for water damage really can vary – talk to one of our brokers about the best coverage options.

We suggest working through a water risk management program for your home.

Obviously you cannot control Mother Nature but routine inspection and maintenance can truly help minimize your risks. On the back of this newsletter you’ll find a checklist to guide you through routine maintenance and drip detection methods.

To assist homeowners in sewer back-up prevention, the City of Toronto currently offers owners of residential homes a subsidy of up to \$3,200 to install flood protection devices including a back-water valve, a sump pump, and pipe severance/

capping of the home’s storm sewer or external weeping tile connection. See www.toronto.ca/water/sewers/

Do watch where you hang your art. For example, don’t hang your most prized piece of art on the wall underneath a second floor bathroom.

Passive leak detection systems alert you to a water leak by sounding an alarm when a leak is detected but the effectiveness depends on someone being in your home to take immediate action to stop the leak.

Active leak-detection systems not only alert you of a leak, but also shut off the water flow before it can cause significant damage to your home. These systems can be connected to a centrally monitored alarm system, which can alert you when you are away. Generally, these systems start at \$500 and can cost as much as several thousand dollars. You will find that a number of insurers will give you a substantial premium discount with this in place. See www.flologic.com.

In the event of water damage, home restoration efforts by a water damage specialist using the proper equipment really are necessary – not only to restore your home cosmetically and structurally; but also to ensure safe Indoor Environmental Quality air. Time is of essence...there is a 48 to 72-hour window required to effectively inhibit the onset of mold and mildew. If damage was caused by a sewage leak, extra steps are required to prevent toxins and bacteria from contaminating your home environment. Call our 24/7 claims line for help 1-877-604-3777.

One last thought - flag your water shut off valve with a bright tag or ribbon. (In the heat of the moment – you may not remember where it is!)

GROWING OUR BENCH-STRENGTH AND SERVICES

Recently, HUNTERS bought the Property Casualty Insurance business from the McQuillan Group as part of an on-going strategic partnership with Tom and Edward McQuillan.

HUNTERS now places about \$6.5million in insurance premiums with 11 staff. This means we have an increased bench-strength to better service all of our Clients.

Through the McQuillan Group, we are also able to offer a full suite of Life Insurance and Financial Planning services on a seamless basis.

NEW EQUINE PRACTICE



HUNTERS opened its Equine Practice this fall with an exclusive program to cover Standardbreds. HUNTERS’ specialist Bryan Montgomery will be at the

Twos Plus auction - ready to serve! Thoroughbred cover now available too!

GEOFFREY HUNTER 1949-2009



Geoffrey Hunter passed away in November after a tough fight against cancer. In a productive professional career of almost 40 years Geoff was a Partner and key contributor to the Hunter Family insurance brokerages. We miss him.

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WATER RISK MANAGEMENT

ROUTINE MAINTENANCE AND DRIP DETECTION

BATHROOM

- Check tub and shower stall seals
- Check for cracked tiles or grout where water can seep in, replace tiles and re-grout if needed
- Check around the toilet for tight seals, inspect for rust
- Check under sinks for leaks
- Check for flooring that feels soft, which indicates structural damage

LAUNDRY ROOM

- Inspect for tiny leaks in the hot and cold water connections and repair even the most minor leaks
- Check for hose kinks or cracks and replace if brittle or old
- Check hose clamps
- Keep area clean and dry to prevent mold
- Make sure the dryer vent is tightly connected to the outside vent
- Check under utility sinks for leaks

KITCHEN

- Check for any moisture under or behind the refrigerator and fix immediately
- Check for leaks in icemaker supply line and replace immediately
- Check connection and quality of hoses in the dishwasher and replace if damaged or tighten connections
- Check under sinks and around the kitchen backsplash for leaks
- Avoid pouring grease and fats down the drain
- Replace appliance water hoses with steel mesh versions

UTILITY ROOM

- Inspect water heater tank for rust
- Look for signs of dampness in the area around the tank
- Have hot water tank checked by tank provider (if rented)
- Keep the drain pan or pipe clean and free flowing

ATTIC

- Make sure insulation is clean and dry
- Check for daylight showing through the roof
- Check for musty smells which indicate moisture and possible mold growth

PLUMBING

- Examine hoses and pipes to all appliances for water leaks, replace if cracked or worn
- Check pressure at an outside faucet with water pressure gauge (available for about \$6 at most home improvement or hardware stores); ideal water pressure is 60-80 psi
- Keep your pipes healthy. Find out why your plumbing system acts the way it does and how problems can be remedied

BASEMENT/CRAWLSPACE

- Test your sump pump periodically to make sure it will function properly

- Make sure walls feel dry
- Check basement ceilings under bathrooms, kitchens or laundry areas for signs of mold, staining or other signs of uncontrolled moisture
- Use plastic groundcover or moisture barrier in your crawlspace to prevent mold growth or structural damage
- Ensure that the grading of your property does not tilt toward foundation walls
- Items stored in the basement should be kept off the ground and in plastic containers

AIR CONDITIONER

- Make sure there is no standing water present and that the pan drains freely, sloping toward the hole for the condensate drain line. If the line drains outside, position away from the foundation

ROOF

- Check roof on a regular basis, especially after a storm or severe weather event
- Make sure chimney flashing is smooth and intact
- Replace worn, curled or missing shingles
- Make sure anything that passes through the roof (skylight, vents, etc.) are well sealed

GUTTERS & DOWNSPOUTS

- Keep gutters free from debris and check for signs of wear
- Make sure downspouts extend at least 6 feet (where possible) from basement walls and drain away from the house
- Purchase and install shields if your gutters routinely fill with twigs and leaves
- Adjust the slope if there is standing water in the gutter

WALLS

- Check for broken, cracked or warped siding, especially after a storm
- Check for cracks in brick, stucco or other masonry
- Fix any damaged hose bibs
- Check seals on any exposed wall penetrations (wiring, plumbing, TV cable, etc.) and reseal if necessary
- Check vent doors to make sure they close snugly
- Regularly maintain your siding's finish (paint, stain, masonry, etc.)

DOORS AND WINDOWS

- Maintain good weather seals
- Repair or replace loose or damaged window flashing
- Reseal and caulk if necessary

LANDSCAPING

- Slope landscaping away from the house
- Direct sprinklers away from the walls of the house
- Keep tree limbs away from the house or windows to prevent storm damage

HUNTERS

Protecting business and community
leaders for five generations

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