



YOUR PERSONAL RISK MANAGER

Hunters International Insurance - Private Client Services

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This seasonal newsletter is written for the Clients and Friends of HUNTERS. It's really a personal and practical piece - written by our President, Brooke Hunter - with ideas to protect your family and your assets.

Not all articles will apply to everyone - at different ages and stages - but we hope there is a constructive nugget for every reader in every issue!

MOVING DAY

Moving day is so stressful - the thought of it makes me cringe. Insurance should be part of the solution not part of the problem. Here's how...

First check with your insurance agent/broker to find out if your existing Homeowners policy provides coverage during the move, and if so, what is the deductible. Make sure that your policy provides you with no less than "All Risks" coverage, because any less coverage leaves you exposed.

Moving Company Insurance

Unless you declare a higher value and pay extra, the standard moving contract from most moving and storage companies limits their liability for damage to your property to cents per pound—typically \$.50 or \$.60. So if they damage your \$5,000, 60-pound plasma television set, they will only owe you \$30 (60 lbs. x \$.50/lb.)



For an additional cost, you usually can upgrade the coverage from the moving company from cents per pound to "Replacement Value Protection" but...breakage is excluded unless the movers do the packing...

Replacement Value Protection means that the moving company agrees to be legally liable up to an amount that represents your estimate of the value of your property being moved. Often that amount is arrived at by multiplying each pound of weight of your shipment by \$10.00 - but that is just a rule of thumb. Make sure that the total amount of declared valuation is enough to replace all of your furniture and personal effects. Make sure that you get Replacement Value Protection and NOT depreciated value only.

For contents on the move, you may want to protect your "claims free discount" by buying insurance through the moving company.

Or...if your deductible is normally high - the moving company's replacement cost insurance probably has a minimal deductible.

We suggest that you hire the moving company to pack the fragiles and buy specific optional

replacement value coverage from the moving company on just those fragiles, including breakage.

Moving Yourself

For a rental truck, buy the optional liability and collision coverage from the rental company because your own auto policy does not cover vehicles with a weight rating of over 4500kg.

Getting The New Place Insured

Call your broker a couple of weeks before closing and have on hand:

- The complete listing - which will include details we need like square footage, construction, age of major items. If it does not include a picture, it's probably a good idea to take one.
- The full address of your mortgage holder and the fax/email address to which we should send evidence of insurance (probably your lawyer).
- The Closing date and anticipated move date if applicable.

If outside the city - you will need:

- to know how far away the closest fire hydrant is and/or volunteer/paid fire department.
- the full and proper location address/lot/parcel

We use this information to help you develop an estimated coverage limit for the proposed insurance. Eventually, we will need a copy of the certificate of alarm installation.

Your broker will call you to organize an insurance company inspection at a time that's convenient for you. The insurance company will have their view as to the validity of the limit we worked with. Your broker should be able to fully discuss/resolve any material differences.

If you plan on undertaking any major renovations - call your broker or we can send you our Renovations and Construction publication.

Remember - you can't take insurance off the old home until the sale has closed or the lease is over...

Breathe deeply - and start packing! -

50 seconds to get out!!



I found it heart wrenching listening to the news over the past months where families have died in house fires...there seemed to be so many...and in one case there weren't even smoke detectors! You've probably

got insurance on your hard assets - but what about the most important one - your family?

See reverse for our Home Fire Escape Planning help. Your family needs to get out of the house in 50 seconds. Practice makes perfect... And replace the battery in your smoke detectors this weekend!

For those with lots o' loads

According to a U.S. Consumer Product Safety Commission report released last year, there were nearly 10,000 annual residential fire losses in which the source of the fire was in the clothes dryer or vent. Dryers are the third most common type of equipment involved in fires, ranking behind stoves and fixed area heaters. Clothes dryers can catch fire due to excessive lint build-up in the exhaust pipe or inside the dryer; this lint build-up is often out-of-sight. As a result, you should take the following steps to reduce the chance of your dryer starting a fire.



- Follow the manufacturer's instructions when installing the vent pipe.
- Keep the dryer vent clean and unplugged. Check for a plugged vent if the dryer does not dry clothes efficiently.
- Remove and clean the lint screen before each use.
- Keep all combustibles away from the clothes dryer.
- Hire a qualified technician to periodically inspect gas clothes dryers.

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HOME FIRE ESCAPE PLAN

Each family member must know what to do in the event of a fire in their home. Unless a small fire can be easily controlled, it is recommended that fighting the fire be left to professional firefighters and that family members escape safely from the home.

A home escape plan must be created and practiced so that each person knows exactly what to do.

Most residential fires occur between 8 p.m. and 8 a.m. when people are asleep. It has been proven that exit drills reduce chances of panic and injury in fires and that trained and informed people have a much better chance to survive fires in their home.

Plan Ahead

The first step in escaping a fire in the home is to plan ahead. By installing smoke detectors in the home and being sure they are in good working order, family members can be alerted to the presence of smoke or fire before it is too late. Bedroom doors should be closed while people are sleeping. It takes fire 10 to 15 minutes to burn through a wooden door. That's 10 to 15 minutes more for the inhabitant to escape. Next, family members should visit each bedroom and figure out two escape routes –

- The normal exit
- The other exit through a door or a window

Family members should practice opening their windows to become familiar with their operation. Jammed windows should be identified and repaired. If, during a fire, a window is jammed, it may be broken out with an object and a blanket or towel placed over the frame to cover shards of glass.

Realize the Danger of Smoke

Each member of the family should understand the importance of crawling low under smoke. Smoke and heat rise so the best place to find fresher, cooler air is near the floor. When a person is caught in a building filled with smoke, they should drop on hands and knees and crawl to the nearest exit. Test all closed doors before opening them. Feel the back of the door. If it is hot, don't open it. Turn and go to the second route of exit. If the door is not hot, open slowly but be prepared to slam it closed again if there are flames. Practice what to do if you become trapped. Since doors hold back smoke and firefighters are adept at rescue, the chances of survival are excellent. Close doors between you and the smoke. Stuff the cracks and cover vents to keep smoke out. If there's a phone, call in your exact location to the fire department even if they are on the scene. Wait at the window and signal with a sheet or flashlight or something visible.

Establish a Safe Meeting Place

A special meeting place should be established a safe distance from the house. It could be a mailbox, the neighbor's driveway or a large tree in the yard. Whatever it is, it must be something that is stationary and won't be moved (such as a car). This is where everyone meets in the event of a fire. It also prevents family members from wandering around the neighborhood looking for one another, or worse, being tempted to re-enter the burning house for one thought to be trapped inside.

Once outside at the special meeting place, a person can be sent to the

neighbor's to call 9-1-1. If anyone is missing, give that information to the fire department immediately and tell them where the probable location of the missing person could be. Under no circumstances should anyone re-enter the burning building.

Provide for Those Requiring Additional Help

Special provisions may be required for infants, young children, disabled or the elderly who may need additional help when escaping. These provisions should be included in the home fire escape plan and discussed with family members.

When afraid, children commonly seek sheltered places such as a closet or under the bed. Encourage them to exit outside. Make sure children can operate the windows, descend a ladder, or lower themselves to the ground through a window. (Slide out on the stomach, feet first. Hang on with both hands. Bend the knees when landing.) Lower children to the ground before you exit from the window. They may panic and not follow if an adult goes first.

Have children practice saying the fire department number, the family name, and street address into the phone.

Practice Your Fire Escape Plan

One very good step in the planning of a home fire escape plan is to make a floor diagram of the house. Mark the regular and emergency escape routes, as well as windows, doors, stairs, halls.

A good way to practice the effectiveness of a home fire escape plan is to position each family member in his or her bed, turn all the lights off, and activate the smoke detector by depressing the test switch. Each family member should help "awaken" the others by yelling the alert. Family members should exit their rooms according to the plan, crawl low under smoke, practice feeling doors for heat, and meet in the designated location outside the home.

Not all "homes" are single residential structures but include apartments and other types of buildings. Most high-rise or multi-story apartment complexes post fire escape plans for all residents to see and follow. However, these plans seldom include escape routes for each apartment. Jumping from upper floors of a building should be avoided. However, it is possible to hang from a second story window and drop feet first to the ground without significant injury. A sprained ankle or broken leg is better than dying. Parents can purchase fire ladders for the bedrooms, or instruct children to use an adjacent porch or garage roof to await rescue by the fire department. When exiting such a structure, do not use the elevator. Elevators are notorious for stopping at the fire floor and killing the people inside. A power failure may cause them to stop in between floors. Use the fire escape or an enclosed fire resistive stairwell to exit.

Remember, Plan Ahead!

Remember, the first step toward escaping a fire is to plan ahead. Practice a home fire escape plan throughout the year and be sure that if anything should change around the home, it is included in the home fire escape plan.

Let us know if we can help you be prepared.

Download the City of Toronto family escape planning kit here:

http://www.toronto.ca/fire/prevention/pdf/getoutalive-planning_kiv.pdf

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Most magazines and newspapers have online capability for moving and for stopping weekend delivery during the summer .