



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!

SOME THOUGHTS ON THE FAMILY VACATION

We are planning a family trip to Ireland in June for a friend's wedding so I thought I would share some tidbits...

The Car

Well, Visa only covers rental car damage in North America. Too boot there are limits on value - and we want to get something akin to a bus to encompass my brother's family too. Fortunately, Mark and I have car insurance policies that cover damage to rental cars regardless of value around the world so we don't have to worry about that. Our coverage also allows anyone (licensed!) to drive - which eliminates a bunch of hassle. You should get a definitive answer to these issues from your broker.

Don't forget about car seat reservations for kids and grandkids!

Out of Country Medical and Travel Insurance

Out of country medical is covered under our corporate employee benefits to a limit of \$1,000,000. You can also buy this as part of a travel insurance policy. BRING your medical benefits card with you.

(By the by, don't forget that shopping in Buffalo is out of country!)

As part of a Travel Insurance policy, you can also buy trip cancellation and coverage in case your luggage is lost or damaged.

Our luggage is probably below our Home Insurance deductible or maybe just over. If we made a claim we would lose our 10% claims free discount for five years - so we probably wouldn't bother. Depending on the value - you might consider scheduling golf clubs to avoid a deductible and make the claim "worth it" per se. But...the premium

doesn't seem worth it to us. I do however schedule jewellery - but I will take only what I wear.

Allergies

We found an interesting little product to help manage allergy risk. It doesn't apply in Ireland but is handy for non-English speaking countries.

www.allergytranslation.com provides online food allergy and special diet language translations into a credit card-sized dietary card to be used as an alert tool in restaurants, grocery stores, hotels and catered events. (My husband would probably use it to just avoid food he doesn't like!)

Security

We could do an entire article about security. For now we'll mention that checking the Canadian foreign travel alerts at <http://www.voyage.gc.ca/dest/ctry/new-en.asp#ctr> is a useful step. Even Switzerland and Austria were posted last week in relation to recent avalanches - good to know if you are hitting Gstaad...

<http://www.armchair.com/info/security.html> contains tips for the safety conscious traveler addressing passport safety, airlines, hotels and kidnapping.

Finally - have you seen Tilley Endurables lately? More than just hats these days. From a travel perspective they have some fantastically practical stuff. Waist safes and mini-locks from a risk perspective. (and stuff that doesn't wrinkle from a sartorial risk perspective!) www.tilley.com

Happy Travels!

-Brooke

Art Auction Season

CANADIAN ART & SOTHEBY'S AUCTIONS

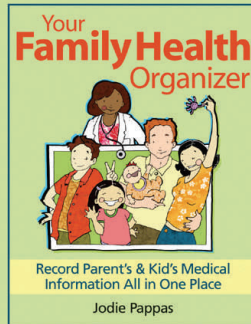
Sotheby's auction breaks 18 records

Market for Canadian art appears strong as Jungten mask goes for five times its presale estimate, works by Thomson and Fortin draw top dollar. James Adams reports.

I would have called some softening in the Canadian art insurance market. The winter auction season suggests otherwise...

Generally we would suggest appraisals every three years. That said - if you have significant Canadian art for which you expect to be paid market value in the event of loss - you may need to revisit your insurance limits yearly or even after each auction season. We are ready and willing to have an intelligent conversation about insuring your collection.

Organizing Family Medical Records



A 3-ring organizer for the entire family's vital medical data, this is a remarkably user-friendly organizer to ensure that accurate medical records for every member of the family, especially children, are carefully filed and readily available. [Your Family Health Organizer](#) has a

separate section for each family member. Available for under \$20 at indigo.ca.

In this issue:

Some Thoughts on the Family Vacation	1
Art Auction Season	1
Organizing Family Medical Records	2
Basement Flooding	2
HUNTERS Community & Colleague Update	2



P.S. HUNTERS International Insurance now offers state-of-the-art insurance protection for golf courses. Far better than the traditional programs out there. Please introduce us to your course - you won't regret it!

BASEMENT FLOODING

Some causes of basement flooding...

- A leak in your home's foundation, basement walls, or basement windows or door
- Poor lot drainage
- Failure of the weeping tile system (foundation drains)
- Overflowing eavestroughs
- Leaking/plugged downspouts
- A blocked connection between your home and the main sewer in the street
- A back-up of wastewater in the sewer system (or a combination of wastewater and rainwater from the sanitary or combined sewer system)
- Failure of a sump pump (in some areas) used to pump weeping tile water

Insurance gets tricky in all these situations.

Flood is not covered under residential insurance in Ontario and you cannot buy the coverage. For example - those spring thaws that create run-off high enough to get through your basement window - not covered.

Seepage is not covered by insurance because generally it is tied to home maintenance and repair - which is not what your insurance is for...

Backing-up of sewers is considered a different peril and is excluded under most Home Insurance policies; however, you can buy coverage back for a very reasonable premium. Unfortunately, we have seen examples where this coverage is limited to \$50,000 - which is just not enough for most basement recoveries we see.

In addition, watch the limit on your insurance for food and wine spoilage!

There are three types of sewers in Toronto

Sanitary sewer: The sanitary sewer, which carries wastewater (sewage), is connected to your home's plumbing fixtures (toilets, sinks, laundry, etc.) and leads to a sewage treatment plant.

Storm sewer: The storm sewer collects stormwater from catchbasins (street drains), eavestroughs, weeping tiles (in many areas of the city) and carries these flows into nearby streams or Lake Ontario.

Combined sewer: In older parts of the city, stormwater and sewage are collected in the same pipe known as a combined sewer. During normal weather conditions all the wastewater in the combined sewer is treated at the sewage treatment plant. However, in a heavy rainfall or spring thaw, the stormwater and the sewage mixture may overload the combined sewer system. Some insurers reflect this in their premium or limits. Chaplin Estates comes to mind...

Basement flooding may happen because the overloaded sewer forces wastewater back through the sewer pipes where it escapes through floor drains or any other low lying plumbing fixtures in the basement.

If it happens...

Call the appropriate Toronto Water service staff immediately,

(24 hours a day, seven days a week at 416-338-8888.) City staff will inspect the problem, assess the flooding and attempt to determine the source(s) of the flooding.

- Call your insurance broker as soon as possible and report property damage
- Take photos of damage for your potential insurance claim.
- Keep receipts from emergency repair work or clean-ups done to prevent or reduce further damage.
- The City of Toronto will make all repairs to City pipes.
- Frequently, sewers or drains are blocked by tree roots – the City will help clear the blockage if the tree is on City property and a grant is available for repairs on private property. Call 416-338-ROOT (7668) for details.

Exposure to contaminants carried by flood water or sewer back-ups into basements can be dangerous. Your family could be exposed to waterborne diseases, including diarrhea illnesses, corrosive cleaning agents and irritants found in leftover sludge from a flooded basement. Electrical accidents may occur because of contact with water and electricity.

- Open windows to let fresh air in.
- Stay away from electrical equipment and do not attempt to change any fuses if standing in water or on damp ground.
- If you can, shut-off the electrical power.

Consider getting help with flooding clean-up. Mold and health concerns are very real consequences - so speed is of the essence. HUNTERS has restoration contractors we can put on site for you on a 24/7 basis.

One last point - your policy may have restrictions concerning vacancy - make sure you understand these or the insurance discussion could become moot!

HUNTERS Community Highlight... On **March 29, 2008** between 8 p.m. - 9 p.m. **turn out your lights** for one hour and participate in Earth Hour - a global lights out phenomenon that will bring together people from all over the world to show their support for action on climate. <http://thegoodlife.wwf.ca/ActionDetail.cfm?ActionId=1>

HUNTERS

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leaders for five generations

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COLLEAGUE UPDATE @ HUNTERS



Charles Smith and Kelly Crothers were married September 22, 2007 in Toronto.

Ailish Pepall Gaynor was born December 17, 2007 to Brooke Hunter and Mark Gaynor.

