

STAYING in Touch

Tips, strategies, and advice to help you choose the right insurance coverage from your Insurance Shopper



GRANT, JONES & STUART INSURANCE BROKERS INC.

Who needs a Personal Umbrella?

Are you considering a pool or thinking of buying a home with a pool? If so, please read on.

A swimming pool can be a wonderful escape from the summer's heat. To fully enjoy your pool, make sure you have the right insurance protection.

Whether your swimming pool is in-ground or above ground, you will likely need more liability coverage than your homeowners policy provides.

Even if you monitor your swimming pool 24/7, accidents can happen in the blink of an eye. Most pool accidents occur when diving or when running on the slippery surfaces around the pool.

If someone gets hurt around your pool, you could face lawsuits and serious financial hardship if you are not properly insured. Boosting your liability coverage is a good first step. We can increase your existing home policy limits, or add a **Personal Umbrella Liability policy** to protect your assets from potentially high court awards.

The following safety recommendations can help protect you and your guests.

- Make sure your pool meets all local safety standards and building codes related to fencing, locks, decks, and pool safety equipment.

- When not in use, keep your swimming pool covered. Make sure other access points to the pool, such as patio doors, are locked.
- Keep toys away from the pool that may entice children.
- Never leave furniture near the fence that would allow a child to climb over the fence.
- Always have an adult watching children in and around the pool. Never leave a child unattended around water.
- Take a course on pool safety, first aid and lifesaving skills such as CPR.
- Keep emergency phone numbers listed at the closest phone to the pool.
- Always keep basic lifesaving equipment like a reaching pole and ring buoy attached to a rope by the pool and know how to use them.
- Store pool chemicals out of the reach and sight of children.

Why else would I consider a Personal Umbrella Liability policy?

To name a few...

- Anyone who owns a home, condo, cottage or rental property should have one.
- Anyone who owns an automobile, a boat, snowmobile or ATV should have one.
- Anyone who does volunteer work or serves on a Board of Directors for non-profits should have one.

- And, anyone who travels outside of Canada should have one.

This can be important coverage if you accidentally injure someone or damage their property.

As stated above Lawsuits are growing trends. Not only are there more of them, but also the amounts being sought are getting higher and higher. Many people assume their auto or home insurance will provide all the liability protection they need. But that's not necessarily true. If you are faced with a lawsuit for more than these policies provide, a Personal Umbrella policy can provide the extra protection you need.

Personal Umbrella liability insurance can also protect you against risks not covered under your auto or home policies such as libel, slander, defamation of character, false arrest and wrongful conviction.

The more things you own, the more exposure you have for a claim against you for injury to others and damage to their property.

This important coverage is available at a very moderate cost. It's why we recommend that **everyone** should have a Personal Umbrella liability policy. Call us to get started.

Inside...

Cell Phones and Technology Gadgets
- Smart Drivers Just Drive!



Do you use your Vehicle for Business Use?

Home Renovations
- Make sure you're protected from risks



Are your tires ticking time bombs?

Can your business survive crime?

Campfire Safety
- All it takes is one spark...



Drinking & Driving Laws Just Got Tougher

All it takes is one spark...

Nothing beats roasted marshmallows and scary ghost stories around a crackling fire on a warm summer evening. But with this camping tradition, comes the need for increased safety. Keep these points in mind to minimize campfire dangers.

- Never build a campfire on a windy day. Sparks and embers can travel quite a distance and could set an unintentional fire.
- Learn how to safely start a fire without the use of flammable liquids including gasoline, diesel fuel, and lighter fluid.
 - Always use a fire pit or build a circle of rocks

around your fire to keep it from spreading. Most provincial parks provide a metal fire pit on each campsite.

- Don't make your fire too big and keep a 6-10 foot clearance around it.
- Do not start a fire under low hanging branches. If you are permitted to, trim the branches around the fire before lighting.
- Don't keep spare firewood too close to the fire - make sure it is upwind and far enough away so sparks don't fly into it.
- Keep children and pets away from the fire and never leave them unsupervised. Teach children how to stop,

drop and roll if their clothing catches on fire.

- Make sure your camping gear is set up far enough away from the campfire.
- Always make sure you can put out your fire if it gets out of hand. Keep water, a shovel or a fire extinguisher nearby. Finally, make sure your fire is completely out before retiring.

All it takes is one spark for things to go wrong. An abandoned campfire or one built without safe clearance can turn a small fire into a dangerous and fast-moving blaze. Be fire smart and stay safe.

Drinking and Driving Laws Just Got Tougher

Approximately 16,000 people are convicted of driving with a blood-alcohol level above the legal limit in Ontario each year. That's almost two people every hour!

Changes to Ontario's Highway Traffic Act in 2008 means you could now face a three-day suspension (for your first offence) if you operate a motor vehicle with a blood alcohol level of .05 to 0.8 or more. In the past, it was a 12-hour suspension. If you are caught a second time, your license may be suspended for seven days, and you will be required to undergo a remedial measures course.

From an insurance perspective, any suspension is now recorded on your driving record. After the first offence, you could face significantly higher insurance premiums. While your license is suspended, you are uninsurable.

About one quarter of all Ontario collisions with fatalities involve drinking drivers. Drinking and driving hurts us all - through deaths, injuries and personal tragedies, in addition to costs for health care, emergency response and property damage. Please don't drink and drive.

Did you know?

In Ontario, the legal limit for blood-alcohol is .08 milligrams per 100 milliliters of blood.

Keep our roads safe for all motorists

If you host an event or party where alcohol is served, you have a legal responsibility to ensure your guests do not drive after drinking. If your event requires a liquor permit, your liability exposure is greatly increased. The line between host liability and liquor legal liability can be fuzzy. Talk to us about insurance options that can reduce your liquor liability exposure.

Attention party or event hosts, here are some tips to reduce your liquor liability exposure:

- Hire a licensed and insured vendor to serve the alcohol.
- Serve drinks rather than having a self-service bar
- Serve food, as adequate amounts of food slow down the effects of alcohol
- Offer plenty of non-alcoholic drinks
- Hold the event early in the day to discourage excessive drinking
- Provide a taxi or alternative form of transportation for guests who have imbibed.

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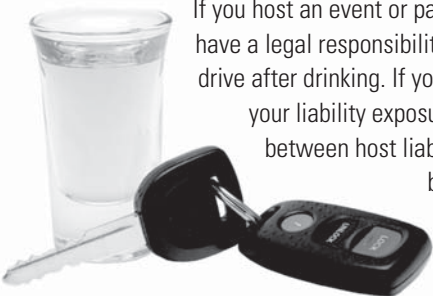
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