

Dawson & Keenan wants to help you make sense of it all.

conversations

The insurance
industry, inside
and out.

From the little happenings at our office
to major trends that affect you.



DAWSON & KEENAN
INSURANCE

February 2011

Dawson & Keenan on the MOVE

Dawson & Keenan Insurance, one of Sault Ste. Marie's longest established businesses, will soon be moving its offices. The new location will be on the second floor at 432 Great Northern Road. The building, known as the *RBC Center*, is located between *Superior Home Bakery* and *Presto Family Restaurant*.

There are several reasons for the move, which will be completed in the spring of this year. "For one, it will greatly improve our customer parking situation by providing many free parking spots for our clients," says Dawson & Keenan president, Larry Day. "It will also allow us to improve our office layout so that we may provide private offices to our employees. We believe our clients deserve more privacy when discussing their insurance needs."

Larry goes on to explain that there are several other reasons behind the relocation, most notably that this is a prime location that will give Dawson & Keenan added exposure, and more importantly, added convenience for clients. Also, the Company's current building is not handicap accessible, and it is also difficult for some of Dawson & Keenan's elderly clients to navigate. "Even though we're on the second floor [in the new building], clients will have elevator access," Larry explains. "It's a big improvement."

"It will be nice to be part of this newly developing area that is becoming a central part of the city," he adds. "I'm really looking forward to what we'll be doing in the new building... we've got some pretty exciting plans."



Ontario Auto Reform – A Case Study

As of September 1, 2010, the accident benefits coverage under Ontario Automobile Policy was changed. Certain coverage was reduced in an effort to control increasing insurance premiums. It was also determined that many people did not need the extent of coverage that the auto policy offered, so why make them pay for it? The government did, however, give car owners the ability to purchase the coverage they needed.

One of the major coverage reductions is the Medical and Rehabilitation Benefit. As each auto policy renewed after September 1, 2010, the Medical and Rehabilitation Benefit for non-catastrophic injuries was reduced from \$100,000 to \$50,000. A non-catastrophic injury is one that is not considered serious and/or permanent such as strains, sprains, and broken bones. Examples of injury costs paid out under this section of your auto policy include medical assessments, physiotherapy, massage therapy, vocational therapy, counselling expenses, college tuition and expenses for retraining.

One particular case study involved a man named John, who was involved in a collision and suffered a fractured right femur (thigh bone) and a torn left rotator cuff (shoulder). Since John was unable to return to his physically demanding job, he had to go back to school to be retrained. After 18 months, John was able to find a new job and return to work. The total cost for his medical and rehabilitation was \$65,320. However, the auto policy now only covers \$50,000.

Fortunately, John also had a benefit plan with his employer, so he did not have to pay himself. However, if he did not have his employer benefit plan, this shortfall in funds available to pay for John's medical and rehabilitation costs would have come out of his own pocket. Another solution to this shortfall would be to increase his coverage to the \$100,000 limit made available under the Ontario Auto Policy.

The point of this case study is to determine what coverage you currently have, and if you are concerned, you should talk to your broker about increasing the coverage under your automobile policy.



DID YOU KNOW?

Winter Escape

If you are going away from your home for more than 96 hours during the heating season, you should make arrangements to have someone make daily checks of your home. During the heating season, there is a clause in your policy that excludes damage caused by freezing if you have been away for more than 96 hours (four days). However, this exclusion does not apply if, 1) you have arranged for someone to enter your dwelling every day you are away to make sure the heating is being maintained, or 2) you have shut off the water supply and drained all the pipes and domestic water containers, or 3) if your plumbing and heating system is connected to a monitored alarm station providing 24-hour service.



Material Change In Risk

It is important to talk to your broker about any material changes you may have made to your property. For instance, if you have introduced wood as a source of heat to your home or garage, we need to know so we can report to your insurer. Another example is a property you own that is now vacant or unoccupied. These are considered a material change in risk, and based on past court decisions, an insurance company will be successful in denying a claim if they have not been notified. A material change is defined as something important enough to change the original agreement between the insurance company and the policyholder.

Christmas Present

Did you get something special for Christmas? Give your broker a call to discuss whether you should schedule this on your home insurance policy. The benefit of doing this is eliminating the deductible applicable under your home policy and improving your coverage.



REFER A FRIEND PROGRAM

We'd like to give you a \$20.00 Gas Card!

Did you know that most of our new clientele come to us after being referred by someone who is one of our existing clients?

So, to say thanks for helping us, we're offering our existing clients a free \$20.00 gas card for the people they refer to us who receive a quote from our office.

GET YOUR FREE GAS CARD! Refer a friend today!

Here's how it works:

- Step 1:** Bob (an existing client of Dawson & Keenan) refers his friend Susan (who has insurance with another company) to us.
- Step 2:** We sit down and talk with Susan about what might be involved in switching her insurance to Dawson & Keenan, and give her a quote.
- Step 3:** We give Bob a \$20.00 gas card to say thanks (even if Susan doesn't accept our quote).
- Step 4:** We make sure that the whole process of switching is easy for Susan.

Staff Email Directory

Looking for an easier way to communicate with your broker? Send an email. Here is a list of the email addresses of each broker in our office. Also included is a list of their direct lines.

Brokers	E-mail	Direct Line
Personal Brokers		
Dale, Monica	monica@dawsonkeenandawson.com	(705) 256-4073
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Ginter, Janice	janice@dawsonkeenandawson.com	(705) 256-4077
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Commercial Brokers		
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