

SPRING

ON THE ROAD AND AT HOME

Information for today's drivers & home owners



Spring is here - it's time to enjoy both the inside and outside of your home as well as the open road. As your insurance brokerage, we're here to offer tips and information that can keep you safe and healthy in your home or in your car.

Springtime showers may bring ... flooding

Most Canadians look forward to the first signs of the season but as spring showers pour, you may be at risk for property flooding.

The following tips can help keep your property above water and save you thousands of dollars in damages:

- Inspect your roof every few years to check the condition of the shingles and avoid leaks. You should also clear out your eaves troughs every year to prevent blockages.
- Install a backwater valve which will close automatically if the sewer or septic backs-up.
- Check your foundation. If you notice water pooling as the ice melts or after heavy rains, find a way to lead it away from your home.
- Finish your basement properly by sealing the exterior walls.
- Run your sump pump if your basement has one. Examine and test it to ensure it works when you need it.
- Review your insurance policy. While overland flooding is generally not covered, you can often add additional coverage, including protection from sewage backup.

Please call us if you have any questions about your home's coverage with regard to water damage.

Danger: Animals crossing!

Did you know wildlife collisions happen most frequently between May and June?

Those signs with the prancing deer are there to warn drivers to slow down and be more aware.

You may also try to avoid driving during twilight or sunrise, when wildlife collisions are most common.



Your car's spring tune-up checklist

Take the time to ensure your car is ready for warmer weather by:

- **Checking your tires.** Use all season tires and maintain your tire pressure as both will improve your vehicle's fuel economy.
- **Replacing your windshield wipers.** These may be cracked or torn from ice, snow, salt and extreme temperatures.
- **Cooling your car.** Ask your mechanic to check your coolant levels at the start of the season.
- **Fighting salt damage.** Replacing your salt-clogged air filter in the spring gets you more kilometres per litre.
- **Checking the air conditioning.** Test your system to ensure it produces or preserves temperatures of 10°C below the outside air.



Renovate successfully

Everyone's heard a horror story about a home renovation gone wrong.

Consider these tips to ensure your renovation project is completed successfully:

- **Get referrals** from your friends and the contractors you're considering.
- **Use established contractors** with a physical location (address), who have been in business for many years under the same name.
- **Do a legal check** to ensure contractors are licensed by your province and **insured** in case of injury during the project.
- **Contact us** for advice about whether the renovations will require an adjustment to your home policy.

Vacation property owners:

Thinking of renting out your vacation property this summer?

Contact us to discuss the details to consider and the insurance coverage that best meets your needs.



An insurance broker offers:

- more coverage options
- expert advice and support
- local and personalized service

Insurance questions?

Feel free to call, email or stop by any of our offices to discuss your home and auto insurance needs.

CONTACT US

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