

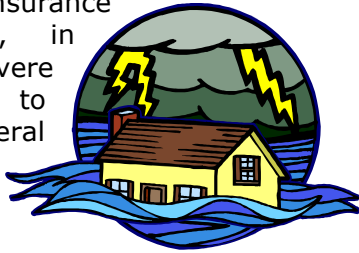
## Supporting the Troops

"Red Fridays" is a campaign designed to help show support for our Canadian Troops. At the encouragement of Paul Tomlinson, the Grimsby Chamber of Commerce encouraged local businesses to take part. Now you can purchase a red shirt from the Fifth Wheel. The shirts are \$10, with \$4 going to the local Legion, and feature the message, Support Our Troops. If you drop into Tomlinson Insurance on a Friday, likely some of the staff will be wearing their red shirts!



## Protecting Yourself In Case of Severe Weather

All individuals should ensure the safety of themselves and their loved ones . . ." That statement is from Robert Tremblay, Director of Research at the Insurance Bureau of Canada, in regards to severe weather. He goes on to say that there are several measures home owners can take to mitigate losses during strong winds and rains.



He recommends homeowners move valuables stored on the basement floor to tall shelves or to a floor at a higher level. Also, outdoor furniture and barbeques should be brought into the garage or securely fastened so they don't become dangerous flying objects. IBC reminds homeowners that overland flooding is not covered under home insurance policies; flooding due to sewage backup is usually available as an add-on to an existing policy and hail and wind damage is generally covered under home insurance policies.

*If you're not sure what you are covered for, call your representative at P. Tomlinson Insurance and we'll be happy to explain your coverage.*

## Important information about homes that are vacant, or being renovated

**What happens if a house is going to be empty for an extended period of time – while it is awaiting renovations, for example, or if it is for sale and the owners have moved elsewhere? If your house is vacant for more than 30 consecutive days, all insurance coverage on it stops. You must notify us immediately of this situation so that we can arrange proper coverage if it is required.**

## Is It Time for Home Renovations?

In an effort to kick-start the economy, the federal government introduced the Home Renovations Tax Credit in 2009. You could receive a credit of up to \$1,350 simply by improving your home before February 1, 2010. Some examples of eligible expenditures include: Renovating a kitchen, bathroom or basement, new carpet or hardwood floors, building an addition, garage, deck, storage shed or fence, re-shingling a roof, new furnace, woodstove, boiler, fireplace, water softener or water heater, new driveway or resurfacing a driveway, painting of interior or exterior of a house, window coverings directly attached to the window frame and whose removal would alter the nature of the dwelling, laying new sod, swimming pools (permanent - in ground and above ground), fixtures – lights, fans, etc., associated costs such as permits, professional services, equipment rentals and incidental expenses.

This limited time credit applies to contracted work and/or purchased goods valued at more than \$1,000. If you spend \$10,000 or more, you qualify for the maximum credit of \$1,350. The cost of routine repairs and maintenance are not considered eligible expenses. Full details about the Home Renovation Tax Credit are available at: [www.cra.gc.ca](http://www.cra.gc.ca).

**Important Insurance Coverage Reminder:**  
***If you are considering home renovations or additions, please contact us to avoid a potential gap in your insurance coverage. Your Guaranteed Replacement Cost could be affected. Call us before you start!***

## Why Is the Insurance Value of my Home different than the Real Estate Value?

There is a misconception that the Insurable Value of your home and the Real Estate Value should somehow be related. This is not true and here are some factors to consider.

Insurable Value is based on the square footage, building materials, number of bathrooms, fireplaces, finished basement area, upgrades such as granite counter tops and kitchen cabinets, etc. Does the home have a one car, two car or a three car garage? Are there skylights, finished decks, verandas or a sun room? What about an inground pool?

In addition to the above, the insurance industry has to take into consideration hidden costs such as:

- The house must be torn down prior to rebuilding. The site must be cleared and all debris removed and disposed of.
- The foundation may have to be dug out, removed and re-poured.
- The contractor is working on a single home. This is now a custom built home, not a tract house, as the client will be picking out tile, trim, cabinets, etc. not builder stock.
- Access to the site may have been altered and close proximity to neighbours may impede bringing in heavy equipment. Using smaller equipment may increase time and labour costs.

A good analogy is ... buying a vehicle off an assembly line as a single unit is much less expensive than building the same vehicle piece by piece! The same applies to rebuilding a home.



## Watch for Cyclists

From the automobile operator's point of view: Keep your eyes peeled. As a road user, it is important that you always actively look for cyclists in traffic.



Wherever possible, make eye contact with the cyclist to let them know you have seen him. Make sure you understand all of the hand signals that cyclists use. Don't forget to put things in perspective: It is often difficult to judge the correct distance between your spot on the road and a bicycle as it is approaching, particularly when turning left. Be extra cautious for cyclists, especially when turning at intersections. Don't get too close. Drivers need to pay attention and yield to people on bikes and, importantly, need to keep at least three seconds of following distance. Bicycle movements can be unpredictable so an increased distance will give you more time to safely react. A significant number of crashes involving cyclists result from side-swiping, so make sure there is enough space if you want to pass a cyclist. Also, keep out of bicycle lanes – they are reserved only for cyclists. Don't drive, stop or park in these lanes. And finally, be considerate: Like pedestrians, cyclists are vulnerable road users and don't have the protection drivers have - both in terms of the shell of their vehicle and their seatbelt.

## Important Information for New Drivers

There has been a change in the procedure for obtaining a Driver Training Certificate. Your driving school no longer supplies the certificate. Instead they provide a form which you must take to the MTO and purchase your "driver's license history" for \$12. It is important to ask your driving school if they certified you on the MTO education site because the \$12 charge is not refundable if the certification has not been received by the MTO. You would have to reapply once your information has been uploaded and you will be charged again!