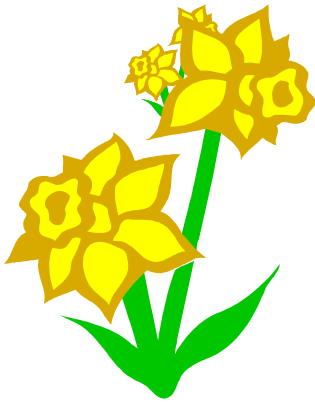


# The Tomlinson Times

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## Non-Payment = BIG Insurance Problems

We're in the midst of a recession, but it is essential if you want to maintain low premiums and a good insurance record, that your payment clears the bank. Non payment cancellations form part of your insurance record and can impact you in a similar way to a traffic ticket or accident. Insurance companies may not be willing to offer you a payment plan in the future and your actual premium could increase. Here are some suggestions:

- Make sure you read your insurance documents when they arrive. They often contain important details regarding upcoming payments.
- Sometimes multiple changes make it difficult to determine the amount or withdrawal date of your payment. Call us... we are happy to clarify this for you.

## Helping Planet Earth

It's important to us to do our part in conserving resources. Since 2006, the personal lines department at P Tomlinson Insurance has been scanning policy documents into our computer system, instead of saving them in a paper file. Some of our insurance companies email policy documents to us, and several suppliers also email our invoices. We shred most of the paper that comes into our office, and send it to be recycled.

Every little bit helps!

## What can you do to help?

- Would you like to receive your letters from us with renewal reviews, recommendations and suggestions by email? If you prefer this, just let us know your email address next time you call.
- Did you know that you can have a stone chip repaired for a very small cost to yourself. By having your stone chip repaired, you can avoid a windshield crack which avoids a claim on your insurance, and in turn will help reduce windshield glass in our landfill.

## Do you tow a trailer?

In Ontario, there are 12 different license classes. Each one qualifies you to drive a different type of vehicle. A 'G' class license is the most common in Ontario and allows you to drive any car, van or small truck or combination of vehicle up to 11,000 kg, provided the vehicle being towed is not over 4,600 kg. **For people who tow large camper trailers, travel trailers or 5<sup>th</sup> Wheel trailers, it is possible to exceed the weight restrictions of a G license.** If your total weight then exceeds 11,000 kg, between the two vehicles, you will be in violation of the G class rules, and in effect, will be driving without a license. Without a valid license, your insurance may be null and void in the event of an accident or claim. So check the weight of your vehicles, and if it exceeds the limit, you should obtain an A class license.

## Our Referral Program

For the last two years, we have offered our existing clients a \$10 gift certificate from Sobeys, Pioneer Gas or Shoppers Drug Mart, or a \$20 charitable donation to a local charity, in their name, for every referral. We are pleased to continue this program. We have donated hundreds of dollars to local charities and met some fine new clients.

The local charities we will contribute to are as follows:

- Grimsby Benevolent Fund
- Community Care of West Niagara
- West Niagara Family Centre
- McNally House Hospice
- The Foundation of Resources for Teens (FORT)
- West Lincoln Community Care

As 80% of our new business comes from existing client referrals, it's our turn to say

**"Thank you!"**