



Insurance Update

A Monthly Newsletter For Friends & Clients of Orr and Associates Insurance Brokers

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And the Winner is.....



Shelly Sage of Beeton is The 2008 Grand Prize Winner of the 42" Plasma TV! Our drawing was held December 10. Shelly was eligible to win the awesome prize for simply referring a friend to our

Brokerage for their insurance protection!

Pictured with Shelly is Keith Wilson, brokerage co-owner.



Auto



Home



Farm



Business

Do We Have **All YOUR Insurance** ?

Would you like to receive a \$50 gas card?

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our brokerage. We build our brokerage on your positive comments. We couldn't do it without your help!

Samir Yousif, Sabah Shabo(2), Carmine Carpino, Barnadet Hurmez, Eldon Thomson, Naomi Oton-Badger, Felix Matiz

Is Your Car Winter Ready?

With colder weather upon us be sure to book your vehicle for a tune up and inspection. By following a few tips you'll be less likely to be stranded on a cold morning. Also keep a few items on hand in case of an emergency.

Brakes– these must be faultless and equalized so there is n pulling to one side which could cause skidding.

Battery & Electrical System– have your battery checked and make sure connections are tight and secure.

Fuel System– always make sure you have plenty of gas in your tank to minimize condensation. It's a good idea to keep gas line antifreeze on hand.

Tires– Snow tires increase your traction in snow and should be installed on all four wheals. In regions with little snow and moderate winter temperatures all season tires may be suitable. According to the Rubber Association of Canada, all season tires tend to stiffen and loss gripping power around zero Celsius. This loss of traction on icy or snow covered roads may become critical for safety as temperatures drop.

Winter Equipment– The following items should cover most situations: windshield scraper and snow brush, lightweight shovel, sand or traction mat, box of facial tissues, spare tire, wheel wrench and jack, first aid kit, flashlight, booster cables and flares.

Long Distance Travel– Carry a blanket, candles, lighter or matches, emergency rations, winter boots, gloves, hat and other warm clothes and a small heating can.

When driving this winter always clear the snow and ice from your car, allow extra travel time and drive defensively.

(Source: Canada Safety council: www.safety-council.org)

Do You Know Your Stuff?

A Home Inventory can Help!

95% of Canadians think it is a good idea to have an inventory of their belongings.

But Only 35% have one!

An up-to-date home inventory can help you get the proper insurance coverage to replace the things you own and get your insurance claims settled faster.



Visit www.knowyourstuff.org/ibc to download a copy of Insurance Bureau of Canada's Know Your Stuff home inventory software. It's free and it's easy. Try it today because protecting your stuff starts with knowing your stuff.

Ask a Broker



Q & A

Q: If I have t make an auto claim, how long will it take before it is reflected in my rates?

A: Your premiums will be affected at the next renewal. You may qualify for "forgiveness" of your first accident, and experience little or no increase in premium. Or, it could take six years before you are back at the best driving record and "the best rates". Contact us to find out how a claim would affect your premium.

Q: If I'm sharing a car with another driver, will my insurance rates be lower than if I was the only driver on the policy?

A: Each individual situation is different. Depending on the age and driving record of each driver, there may be no charge for a second driver, or additional charges could apply.

New 2009 Yakkity Yak Referral/Testimonial Contest!!

We've added yet another way to win!!

1. Simply REFER a friend or family member to Orr and Associates Insurance for their auto, home, or commercial insurance needs.

OR

2. Send a Testimonial and let us know if we are doing a great job for you to: info@orrandassociates.ca



1.. When that person contacts our office for their FREE Instant Savings comparison quote, OR we receive your testimonial we will send you a FREE Lottery Ticket!! A chance to WIN \$1,000,000!



#2.. YOUR name will be AUTOMATICALLY entered into our Monthly draw for a FREE \$50 GAS CARD!!! AND....



#3.. You are AUTOMATICALLY entered into our ANNUAL GRAND PRIZE draw of a NEW 42" Wide Screen High Definition Television.

Yakkity Yak Monthly winner

Remember, there is NO limit to the number of people you can REFER or the number of times your name can be entered to win Have your friends call Today!!!

1-866-521-5926!!

Barnadet Hurmez

**Save Up To
21% or MORE!
By Combining All Your
Insurance With Us!**

Orr and Associates Insurance Services

- Home Insurance
- Business Insurance
- Auto Insurance
- Apartment/Condo
- Life Insurance
- Restaurants
- Tenants Insurance
- Seasonal Property
- Farm Insurance
- Antique Cars

A MONTHLY NEWSLETTER FOR FRIENDS &
CLIENTS OF ORR AND ASSOCIATES
INSURANCE BROKERS

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ORR & ASSOCIATES
INSURANCE BROKERS LTD



**SAVE up to 21% or MORE
By COMBINING All your
Insurance With US!**

Happy New Year!

...Client since 1958!

"We have been with the company since 1958 when it was John Dew Insurance in King City. Have watched it grow & evolve into what it is today—Orr and Associates. We have always been very pleased with the professional & courteous people we have dealt with. Questions, changes, etc, all handled well..."

Keep up the good work!"

Ray & Margo Rumney, Tottenham



...Personal, Pleasant, & Courteous!

"We have been customers for many years with TWO generations of Orr family and staff, (always very pleasant and courteous.) providing personal and accurate service, and would not think of going elsewhere. Very Pleased with Orr & Associates Insurance Brokers Ltd. Thank YOU"

- Clifford Kettlewell, King City

**Have your friends
call Today!!!
1-866-521-5926!!**