



Insurance Update

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

2170 King Road, King City, On L7B 1A8 (P) 905-833-6691 email: info@orrandassociates.ca

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2009 Referral Contest Winner!!



Kim & Susan Evans of Thornton stands with Debbie McGuire of Orr and Associates as she presents them with the Grand Prize of a 42" Plasma TV! Congratulations Kim & Susan and thank you for referring your friends to Orr and Associates! We appreciate it!



Auto



Home



Farm



Business

Do We Have **All YOUR Insurance**

?

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!

Salvana Ashmeade, Alina Awraha, Robert Aziz, Elie Benyammine, Robert Black, Aretha Coombs, Jose Cornejo, Kevan & Gailene Damps, Edison Diamante, Larry & Beverly Hollingshead, Anthony Hosein, Leszek Kwiatek, Ali Ozturk, Kamran Parvaneh, Sharad Patel, Luciana Paula, Judy Santhiyatillia, Jacqueline Siow, Raymond Sleuwe, Korkes Yalda, Tony Youkhana,

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

Protect Your Home While You are Away

Planning a winter escape? Here are some useful tips to protect your home from the elements.

Leave the furnace on in your home. It's tempting to try to save on your utilities, but your home should have a minimum temperature of 12 Celsius for your pipes not to freeze in cold weather.

Shut off your water at the source and label your shut off valve in case someone else has to find it.

Turn off the water supply to your washing machine.

Have a friend or neighbour check in on your property daily to make sure there isn't any water pooling in your home.



Freezer ~ Teaser

Which situation is not covered by a standard homeowner's policy?

- A.) Melting snow causes water to seep through small cracks in your home's foundation
- B.) Frozen pipes burst and cause water damage to your hardwood floors
- C.) A delivery person slips and falls on your icy driveway
- D.) Snow-heavy branches break and fall on your roof, causing damage

Find the answer on PAGE 3

Understanding Water Damage

Have you considered waterproofing your home? Standing on your roof with an umbrella isn't an option, so what can you do? Know your home. If your house is older, pay close attention to areas where water can cause damage. You also need to consider both the inside and outside of your home in order to be fully protected.

INTERIOR CONSIDERATIONS

FROZEN WATER PIPES

Frozen water in pipes can cause pressure to build up between the ice and the closed faucet at the end of the pipe. This can result in a burst pipe.

Let's fix it!

- Fix exposed pipes with insulation sleeves or wrapping to slow heat transfer.
- Turn off your outside tap from the inside, but leave the exterior tap open.
- Seal cracks and holes in outside walls and foundation near water pipes with caulking.

BASEMENT FLOODING

Basement flooding can happen in many different ways. A leak in your foundation, poor lot drainage, failure of your weeping system, malfunctioning eaves troughs or downspouts, (of which there is no insurance coverage for), or a blocked connection between your home and main sewer system, to name a few

Let's fix it!

- Clear eaves troughs and downspouts of leaves and other debris.
- Clear debris from exterior drains near basement doors.
- Remove snow accumulation from window wells.
- Consider installing flood prevention devices like back-water valves, sump pumps or floor drains.
- Inspect your sump regularly to ensure proper operation, especially in the springtime.
- Your downspouts should be extended to drain about two meters away from your foundation. If you don't have the space, consider installing a splash pad. They are inexpensive and can be purchased at your local hardware store.
- Check for and fix leaks in your foundation, floors, windows and doors.

EXTERIOR CONSIDERATIONS

ICE DAMS

An ice dam is an accumulation of ice at the lower edge of a sloped roof, typically at the eaves trough. When the snow on your roof melts, the water runs down and refreezes at the your roof's edge where the temperature is much cooler. Ice builds up and blocks water from draining off your roof into the eaves trough. Water then seeps under the roof and into your attic and down the inside walls of your house.

Let's fix it!

- Keep your attic well ventilated. The colder your attic, the less melting and refreezing on the roof
- Keep your attic floor well insulated to minimize the amount of heat that escapes your house.
- Once an ice dam forms, the only relief is to remove the ice and snow from your roof. This is dangerous, so make sure to call a roofer who has appropriate insurance coverage.

ORR & ASSOCIATES

INSURANCE BROKERS LTD

2010 Yakkity Yak Referral/Testimonial Contest!!

Referral Rewards! 2010



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: kwilson@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.

Freezer~Teaser

Correct answer: A

Damage caused by sub-surface waters seeping through foundation cracks is not covered under a homeowner's policy. That is why it is important to regularly inspect your foundation for signs of cracking or settling. Water damage done by frozen pipes that burst after a freeze(unless no heat was left on in the house to prevent the loss), damage to your roof by falling branches, and trip and fall injuries to nonresidents of your home caused by your negligence are covered by your homeowner's policy.

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!!!

Kamran Parvaneh

1-866-521-5926!!

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

P.O Box 670
2170 King Rd
King City, On L7B 1A8

Phone: 866-521-5926
Fax: 905-833-2448
E-mail: info@orrandassociates.ca

ORR & ASSOCIATES
INSURANCE BROKERS LTD



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

...Always a Pleasure!

"It is always a pleasure in dealing with Orr and Associates, and being served by very professional, friendly and understanding staff, it has given me a lot of confidence in your company..."

Hamid Siddiqui, Brampton.

...Extremely Satisfied!

"Thank you for the prompt and efficient service that you provided during my fender bender. I am extremely satisfied with the service and I would gladly recommend anyone to join Orr and Associates"

Desmond Lawson, Markham

**SAVE 5%-10%-25%
Off YOUR Insurance Policy
By INCREASING Your Deductibles To
\$1000, \$2500, or \$5000**

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