



Insurance Update

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

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What's going on With Auto Insurance??

It has been in the newspapers, on the radio and even on the TV, and yes the Ontario Auto Insurance policy is changing.

The government with consultation from the insurance, medical and rehabilitation industries have proposed a package of reforms and options to help keep insurance premiums stable.

These reforms and options are in the regulators hands at the moment and will not be available to the industry to develop rates until early next year and for implementation until the summer of 2010.

As your broker we will be monitoring these changes and will be sure to provide you with sufficient information so that you can make an educated decision on what you want your auto policy coverage to be once the new reforms are available.

We expect this information to be available in the New Year. Stay tuned for future newsletters to learn more about the options and reforms to that are coming to your auto policy.



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!

.Fuad Abasov, Salvana Ashmeade, Alina Awraha, Ramesh Barazandeh, Robert Black, Matthew Boynton, Leonard Camilleri, Jane Boake-Cope, Kevan & Gailene Damps, Robert Dankha, Larry & Beverly Hollingshead, David Kitchen, Wilhelm & Michelle Mack, Peter & Mary Jan McAskile, Giovanni McLennan, Frank Polsinelli, Kenneth White. Nathan Monticciolo, Eva Heffron, Rus McNeil, Paul Naccarato, Syed Javaid Shah, Kumuthini Tharsan.



Tires: Install four snow tires– don't depend on all season tires! Snow tires will help you maintain control in slippery conditions.

Scrape your windows and clear snow off your vehicle before driving. Make sure you clean your vehicle properly; all windows, rear view mirrors, headlights, brake lights and snow from the roof, hood and trunk.

Gas: Keep your gas tank at least half full at all times during the winter months. This will help reduce moisture problems in your fuel system and also add weight to your vehicle for added traction in snow.

Reduce Speed when driving in slippery conditions and increase your following distance. Condensation on the road can freeze causing black ice. Review how to react in the event of a skid.

Emergency Kit: Keep an emergency kit in your vehicle that includes; a shovel, blanket, candle, matches, snacks, flashlight tow rope, booster cables, bag of sand, beverage. Also carry warm clothes in the event you are involved in an accident or your car breaks down.

Winter Tires...

Four tires or two?

It is highly recommended to install four winter tires to avoid mixing tires with different tread patterns and wear. If only two snow tires are installed, make sure you put them on the rear position for the best lateral control. This holds true for front wheel drive sedans and four-wheel drive SUV's



Tire Pressure

Proper inflation is a critical part of tire care and should be checked monthly. For every five degree temperature drop, the tires lose one pound of air pressure...so it's especially important to check your air pressure after the first frost. Properly inflated tires also ensure optimum fuel efficiency.

(Source: www.cartest.ca)

Hmmmmmm...

ever wonder why?



- ◆ If man evolved from Monkeys and Apes...then why are there still monkeys and apes?
- ◆ What if there were no hypothetical questions?
- ◆ Is there another word for synonym?
- ◆ What do you do if you see an endangered species eating an endangered plant?
- ◆ Why do they lock petrol stations washrooms? Are they afraid someone will clean them?
- ◆ If the police arrest a mime, do they tell him he has the right to remain silent?
- ◆ What was the best thing before sliced bread?
- ◆ One nice thing about egotists...they don't talk about other people!
- ◆ How is it possible to have a civil war?
- ◆ Why is there an expiration date on sour cream?

Halloween at Orr and Associates!!



Pictured on left is the King City crew showing off their varied costumes.



Pictured on left is the Schomberg crew showing off their "themed" Wizard of "Or" costumes.

Referral Rewards!

It's Easy as 1-2-3! Every Referral or Testimonial makes you a Winner!

1

Refer a friend,
Family member,
co-worker or
anybody to:

2

Tell them to
mention YOUR
name when they
get a quote at:

3

YOU will win instantly
and have chances to win
a monthly draw or our
Grand Prize!

A 40" HD-TV

ORR & ASSOCIATES INSURANCE BROKERS LTD

Who's going to win the Referral Grand Prize of an HDTV??

Look Here in Next Months Issue to see the WINNER!!



Happy Holidays



All of us here at Orr and Associates would like to take this opportunity to say

"THANK YOU"

for allowing us to protect all that's important to you.

As we enter this busy and often hectic holiday season, be sure to take time to appreciate and enjoy the company of your family and friends. When you stop to think about it, the things that really matter in life aren't really things.

May your Holiday Season and New Year be filled with good health, love and Happiness.

From All your Friends at Orr and Associates

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!**

...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!!**