



**ORR & ASSOCIATES**  
INSURANCE BROKERS LTD

*Family Owned & Operated Since 1912*



In this issue of Orr & Associates Insurance Update you will find:

- Referral Winner
- Mobile App
- Summer Safety Tips

And much more....

CONGRATULATIONS TO OUR MONTHLY REFERRAL WINNER



**Rodrigo Garcia & Thalita Lopes**

To be a part of our monthly draw please refer a friend, family member or co-worker to our office. The best compliment you can give is the referral of a new client

**ORR & ASSOCIATES HAS A MOBILE APP AVAILABLE FREE FOR DOWNLOAD**

**OUR NEW APP ALLOWS YOU TO REACH YOUR BROKER AT ANYTIME!**

*Call us today  
to get signed  
up!*



**NEED TO CHANGE YOUR ADDRESS?**

**NEED A LIABILITY SLIP IN A HURRY?**

**NEED TO KNOW WHERE THE CLOSEST GAS STATION/RESTAURANT/COFFEE STOP IS?**

**WANT TO MONITOR YOUR DRIVING HABITS?**

**NEED TO KNOW YOUR PAYMENT AMOUNT?**

**BEEN INVOLVED IN AN ACCIDENT?**

**WANT A QUOTE ON THAT NEW CAR?**

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## Insurance Tips brought to you by

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*After months spent daydreaming, the sunny horizons and lazy days are finally here. This means opening cottages, getting your boat back in the water and packing those RV's and trailers for a road trip. If you are one of these seasonal pleasure takers keep reading below for some helpful summer tips.*

### *The first stop is the cottage:*

Safety and maintenance are a vital part of this ritual. Whether you are a seasonal cottager or visit the cottage throughout the entire year a visual inspection of both the interior and exterior of your cottage should be completed upon arrival.

### *When doing the visual inspection Take note of:*



- fallen branches & debris
- holes and damage to the exterior (this maybe a sign of four-legged intruders)
- overgrown trees
- shoreline hazards if located on the waterfront (i.e. washed up debris)
- missing or loose shingles

- damaged power lines, water pipes, propane lines, oil tanks, water heaters and septic tanks
- eaves troughs full of debris
- rodent damage

*Replacement costs have increased over the years. Be sure that any recent additions or renovations you have worked so hard to enjoy are covered. Have your broker reevaluate the rebuilding cost of your cottage to confirm it is insured to value.*

### *Fire Pit - Did you know?*



To avoid being the cause of a wildfire, be aware of fire bans in your area. Remember at the end of your campfire to always saturate the fire with water, stir the ashes and wet again thoroughly to ensure the fire is extinguished.



### *Getting the boat in the water:*

- All operators of motorized recreational watercrafts require a valid watercraft license. Make sure that you are licensed before heading out on the water to prevent unnecessary fines. For more information visit [www.boatsmartexam.com](http://www.boatsmartexam.com).
- Be sure your watercraft is adequately insured. Protect yourself and others by having your broker review your insurance needs.
- Do not consume alcohol while boating. While you may be completely comfortable knowing your limit, there are other factors such as heat and motion, which can intensify the impact of alcohol.

After one year of being away from the office raising her baby boy, Nicole is back in



the office and ready to speak with her clients. We are very happy to have her back, be sure to give her a warm welcome when speaking with her.

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After months spent away from the office, business and life often are finally back. This means spending evenings, getting your feet back in the water and catching those 90's and 80's for a good clip. If you are one of those seasonal pleasure seekers being missing for a while for some helpful summer tips.

The first step is to check your policy. Review your policy to ensure you are a member of the plan or verify a claim requirement with the broker and review if your policy should be transferred to another person.

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**Summer Safety Tips**

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