



ORR & ASSOCIATES
INSURANCE BROKERS LTD

Family Owned & Operated Since 1912



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

- Referral Winner
- Cannabis: Now Legal in Ontario

And much more....

CONGRATULATIONS TO OUR MONTHLY REFERRAL WINNER



Richard Elliot

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

Driving High? You're still impaired and is illegal



As of October 17, 2018 Cannabis will be legal in Canada however it is still illegal to drive while high. There are now new drug impaired driving laws in Canada

Even though drug impaired driving has been illegal since 1925 new federal laws have been put in place to outline the levels of THC that are unacceptable for driving and are illegal. These laws came into force June 21, 2018. Below is a list of the types of fines you will face as a first time offence.

- You can face a fine of up to \$ 1000 if you are caught with 2ng of THC per ml of blood but less than 5ng.
- If you have more than 5ng of THC in your system you will be faced with a mandatory find of \$ 1000.
- If you are found to have 50 milligrams of alcohol per 100ml of blood as well as 2.5ng of THC in your system you will be faced with a mandatory fine of \$ 1000.

Along with the above mentioned fines, a person that is convicted with any of the above they will likely loose their license for a full year. If you happen to be a repeat offender, or cause bodily harm or death while behind the wheel and being impaired the penalties are far more punishing and fines are increased.

As the federal laws rules are changing so are the provincial laws. Each province will have their own set of driving laws when it comes to being Cannabis specific.

In Ontario there is a zero-tolerance approach for young drivers (under 21), driver who hold their G1 or G2 regardless of age. Commercial drivers have also adopted the zero-tolerance rule. These laws have came into force July and include an immediate roadside driver's license suspension.

ORR & ASSOCIATES
INSURANCE BROKERS LTD



Halloween is coming, Lets be sure we drive safely to be sure our kids are safe while going door to door. Below are a few tips to remember if you are out driving on Halloween night.

- Stay well below the speed limit and be sure to give yourself extra time to get to your destination.
- DO NOT use your cell phone while driving.
- Watch when driving into driveways as little ghost or goblins could pop out from anywhere at any moment
- Pay extra attention to your surroundings.

HAVE A SAFE AND HAPPY HALLOWEEN FROM ALL OF US AT ORR & ASSOCIATES

Meet the Orr & Associates team

Have you ever wondered the background of your insurance broker or ever wanted to put a face to the name?? Every month we will have one of our brokers featured so you can put some faces to the names that you know & trust.

Keith Wilson entered the industry in 1989 when he joined his father's brokerage in Hudson Bay, Saskatchewan. He purchased



the business from his father in 1991 and acquired a competing firm in 1995. Prior to joining his father in the insurance industry, Keith studied Business and Administration at The Saskatchewan Institute of Applied Science & Technology, and completed his Canadian Accredited Insurance Broker (CAIB) designation in 1997. Keith was elected to the Board of Directors of the Insurance Brokers Association of Saskatchewan in 1995 and served as their President in 1999-2000. He joined the Board of Directors of the Insurance Brokers Association of Canada in 2000 and was elected president in 2004. Keith received the Jack Byers award in 2007 in recognition for outstanding contribution to the insurance industry. Keith sold his brokerage in Saskatchewan in 2006 where he then partnered with Ken Orr forming Orr and Associates Insurance Brokers in January of 2007.



DOWNLOAD OUR BRAND NEW
MOBILE APP

Cannabis act



[Download now](#)

Orr & Associates Insurance Brokers Ltd
 1700 King Road
 King City, ON L7B 0N1
 (905) 833-6691
www.orrassociates.ca

