



ORR & ASSOCIATES
INSURANCE BROKERS LTD

Family Owned & Operated Since 1912



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

- Referral Winner
- How ready is your home

And much more....

CONGRATULATIONS TO OUR MONTHLY REFERRAL WINNER



Yona Levy

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

How ready is your home for the wet fall weather?



The seasons are starting to change and you can expect the weather to be unpredictable. Be sure to protect your home to minimize the risk of water damage this fall by following some of these precautions.

- Do not pour fats, oils or grease down your drains. When you do this the grease sticks to the pipes and can eventually cause a blockage
- Be sure to regularly clean your eaves troughs and downspouts of debris and leaves to be sure the water can drain from the roof.
- Have all downspouts extend at least 2 meters or more from the foundation of your home. Also make sure that the water drains away from the home.
- Repair any cracks that you see in your foundation wall when spotted.
- Be sure the caulking around all windows and doors are not showing any sign of age. If so be sure to reseal them.
- Always be sure to test your sump pump to be sure it is working properly.
- Install a backwater valve to prevent sewer backup.

When the water rises will you be covered???

In a recent IBC survey almost 45% of Canadians that have a ground level home think they have flood insurance as a part of their home insurance policy. The truth is, in general there are only 2 types of weather related water coverages available in Canada and both are optional coverages. The two coverages are:

- Overland water coverage
- Sewer back up coverage

Please be sure to contact your broker to see if you have these coverages on your policy and to learn more about what they cover.

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Are you ready if a postal strike happens?

The bills may stop coming by mail if there is a postal strike, however they still need to be paid. Are you ready if there is a postal strike? Be sure that all of your important mailings have another way of getting to you by providing your email. Most companies will be more than willing to send your paperwork via email. Not only is it a quicker way of getting things it also saves time and money.

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.

Ken Orr entered the insurance business with his father in 1977 with the purchase of John C. Dew Insurance, King City. In 1987, Ken purchased the business from his father. Ken



received his Canadian Accredited Insurance Broker designation in 1998. Ken was nominated to the Board of Directors of the Insurance Brokers Association of Ontario in 1991 and served as its President in 1999-2000. He received the Wally Wood Award for 11 years of leadership and dedication to his association. He was elected to the Board of Directors of the Insurance Brokers Association of Canada in 2000 and became President in 2003. In 2003 he was appointed as the Insurance Brokers Association of Canada's representative on the World Federation of Insurance Intermediaries Council, a position he held for 7 years. Ken has been a member of the King City Lions club for 37 years serving as president of the club twice. Ken & his wife Joanne have 3 children and 3 grand children and live outside Tottenham Ontario.



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How ready is your home

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

