



**ORR & ASSOCIATES**  
INSURANCE BROKERS LTD

*Family Owned & Operated Since 1912*



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

- 2018 Grand Prize Referral WINNER!!
- 9 Car Insurance Discounts That Could Save You MONEY
- Woodstove Safety

And much more....

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*Congratulations*

Congratulations to .  
Eric and Edith as they were the grand prize winners from our referral program. We hope you enjoy watching television from your new 50" LED TV!

Please remember to send your friends and family our way and you will be entered into a monthly draw for a \$50



dollar gas card and also have your name entered into the draw for the TV at the end of the year.



### 9 Car Insurance Discounts That Could Save You MONEY!!

Click on the link to see !!



### 9 car insurance discounts that could save you money

[Download now](#)

## Meet our Team



Kristen moved to Ontario from Saskatchewan to attend Wilfrid Laurier University where she obtained her Bachelors of Business Administration. Kristen worked at Orr and Associates during the summers as reception and then started full time upon graduating University. Kristen obtained her RIBO license in 2012 and after spending a couple years in personal lines she switched to commercial lines. Growing up in small town Saskatchewan really taught Kristen the importance of community and working at Orr and Associates has given her the chance to meet people from great communities across Ontario.



*As the heating season is in full force here are some woodstove safety items that we would like to share*

#### **Safety Practices:**

Keep all flammable household items, such as drapes, furniture, newspaper and extra wood, far away from your woodstove and stray sparks

Do not use pre-manufactured logs made from ax and sawdust, which were meant for open hearth fireplaces. These will cause damage to your chimney and liner if used.

Install a smoke alarm on every floor of your home and test it regularly. You should also have a fire extinguisher and carbon monoxide detector.

#### **Building the Fire:**

Start a fire with only clean and dry kindling. Never start a fire with gasoline, kerosene or a charcoal starter.

Use seasoned wood. It lights faster, burns better

## Woodstove Safety

And produces less smoke, which reduces creosote from building in your chimney

Build small hot fires. A smoldering fire is not a safe efficient fire.

#### **Burn Safe:**

Never burn green or wet wood, plywood, painted or treated wood, particleboard, cardboard boxes, wrapping paper or trash. These items release toxic chemicals when burned and contribute to creosote build-up which can lead to chimney fires.

#### **Keep it clean:**

Regularly remove ashes from your woodstove into a metal container with a cover.

Store the ash container outdoors on a cement or brick slab, not on a wooden deck or steps.

Professionally clean your wood burning unit annually to ensure the chimney is free of creosote build up, the flue is clear and the stove itself is in good working order.

#### **Installation Tips:**

Certified units burn more efficiently. They are typically labeled on the back of the stove or are clearly documented in the literature and warranty information that is supplied with the unit.

Professional installation ensures the unit meets the required wall clearances and is properly ventilated.

Properly installed units should not have the smell of smoke indoors.

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