

BEYOND NEWS

Summer

Beyond Insurance Brokers Inc SUMMER 2009

Don't Get Mowed Down: How to avoid lawn mower injuries

For some Canadians, mowing the lawn is a pleasant summer activity... the fresh sunny air, the aroma of cut grass and the satisfaction of getting a chore done with a side helping of exercise. This all remains true, if safety precautions are taken and safety measures are in place.

Before mowing, walk around and be on the look out for hazards including tree stumps and holes. Pick up debris including stones, sticks, toys etc. Keep young children out of the yard when it is being mowed. Read your owners manual and follow manufacturer recommendations for safety and maintenance including ensuring guards and shields are tightly fastened.

Safety Recommendations:



- Dress appropriately: long pants, long-sleeved shirts, eye and ear protection, heavy gloves as well as sturdy, closed-toed shoes with slip resistant rubber soles. Wear sun protection, a wide-brimmed hat and drink plenty of water.
- Never disengage the fail-safe mechanism (dead man switch) found on power mowers. It triggers an important safety feature of stopping the blades quickly as soon as the handle of a walk-behind mower is released or the operator of a ride-on mower falls off of the seat.
- Turn the mower off before attempting to examine the blades, dislodge debris or adjust wheel height.

Source: Canada Safety Council

Understanding Water Damage: Get On Board Before You Get Wet

Have you considered waterproofing your home? Standing on your roof with an umbrella isn't an option, so what can you do? Know your home. If your house is older, pay close attention to areas where water can cause damage. You also need to consider both the inside and outside of your home in order to be fully protected.

Is basement flooding a risk? Basement flooding can happen in many different ways—a leak in your foundation, poor lot drainage, failure of your weeping system, malfunctioning eaves troughs or downspouts, or a blocked connection between your home and main sewer system, to name a few.



What can you do to protect against this?

- ◆ Clear eaves troughs and downspouts of leaves and other debris. Spring is an excellent time to clean out the gutters!
- ◆ Clear debris from exterior drains near basement windows.
- ◆ Consider installing flood-prevention devices like back-water valves, sump pumps, or floor drains.
- ◆ Inspect your sump pump regularly to ensure proper operation, especially at this time of year.
- ◆ Your downspouts should be extended to drain about two meters away from your foundation. If you don't have the space, consider installing a splash pad. They are inexpensive and can be purchased at your local hardware store.
- ◆ Check for and fix leaks in your foundation, floors, windows and doors.

Practical Devices for Water Protection

With Spring rains upon us, protecting your home from water damage quickly becomes a consideration for most homeowners. You may want to consider investing in relatively inexpensive devices that will warn you when you might have a problem.

Water Alarms & Sump Pump Alarms: These alarms will emit a loud beeping sound as soon as any moisture is detected. Readily available at most hardware and building supply stores, they are very useful as they let you know when your sump pump pit is in danger of overflowing.

Source: Gore Mutual, Wrenching Issues



619 Brock St. South
Whitby, Ontario L1N 4L1
Tel: 905.666.7600 or 877.642.2738
Fax: 905-666-6645
Email: info@beyondins.net

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What's New at Beyond Insurance

1st Anniversary: April 2009 was our first anniversary and want to thank all of our clients & friends for contributing to our success.

New Employee: We are proud to welcome Jennifer Bernier as a new addition to our 'Beyond Team'. Jenn comes to us with 6 years of insurance experience and is eager to help you, your family, friends and co-workers with your insurance needs.

Some Things To Know About Your Auto Insurance

Have you taken the time to stop and read your automobile policy and the features it provides? Your insurance broker is an excellent resource regarding your automobile policy, but in the meantime, here are a few things you might want to consider:

Renting a car: If you drive a rented car or any vehicle that is not owned by you, your existing policy automatically extends accident benefits and third party liability coverage to your rented car. These limits are the same as those on your own car. You can purchase additional coverage by way of an annual endorsement to your own policy that provides physical damage insurance for any rented vehicle during the policy term. It is important to note that this endorsement usually has a limit of \$50,000. (*Check your policy.*) So, if you rent a luxury car, you should be aware that the cost of repairs are limited. This endorsement is simple to arrange and far more economical than the costly damage waivers offered by the rental companies.



Traveling outside the province or country: Your insurance will apply if you take your car on short trips to other provinces or into the continental U.S., as long as you engage in normal use of the vehicle.

When driving someone else's car: If you borrow someone else's car you are covered by the insurance on that car. However, if you are involved in an accident, the owner's record, not yours, will be affected. If you borrow a car on a regular basis, ask your broker to arrange a special clause in your policy to cover your use.

When someone else drives your car: Remember that when someone else is driving your car, you are still responsible for it. Any at-fault accidents or claims will go onto your driving record and affect your future premiums.

Don't guess ... If you are not sure about your coverage, it's better to give your broker a quick call than to guess. Remember, if you're not covered and an accident occurs, the insurer is not obliged to pay.

Source: www.ibao.org/Auto_Special_Coverages

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