

# NEWSLETTER

Winter 2009



## Flooding

**The Insurance Bureau of Canada offers these tips to minimize the risk of overland flooding after heavy snowfall followed by warm temperatures:**

- Check your property for obstructions that could prevent melting snow from draining away from the house properly, and clear a path for the water.
- Check catch basins on the street to ensure that they are not obstructed.
- After a snowstorm, be sure to shovel snow away from the house, especially from basement windows.
- Clear fallen leaves from roof gutters, downspouts and drainage systems to reduce the risk of localized flooding and potential property damage.

It is also urged to move valuable items located in basements to higher ground to prevent water damage if there is a thaw following a heavy snowfall.

“It’s important to take preventative action because damage caused by overland flooding is typically not covered by home insurance policies. However, sewer back-up coverage is usually available and can be purchased as an add-on to policies.” Please check with your Insurance Broker.



## What are you doing behind the wheel?



Driving while talking on a cell phone or otherwise distracted has become one of the most serious road safety issues in the country today.

An alarming 60% of drivers indicated they would not stop using their cellphones when driving – even when told that their cellphone use makes them four times more likely to be involved in a collision.

Canada’s home, car and business insurers want to change that. The industry announced today the launch of a \$4 million multimedia public education campaign. The campaign will remind drivers to keep their eyes on the road and avoid distractions while driving, such as cellphones, PDAs, text messaging, eating and setting up the DVD player for the kids in the back seat.

“In an environment where multi-tasking has become the norm, drivers are allowing their attention to wander away from the task that requires their full attention – all too often with deadly results,”

Research confirms the obvious: a distracted driver is a dangerous driver.



Information taken from the Insurance Bureau of Canada

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