

Personal Insurance tips and solutions for you

With Mumby, you get MORE!

Did you know Mumby Insurance is a full service brokerage offering personal, business and life insurance products? We'd be happy to discuss them with you:

- Home, Condominium, Tenant;
- Cottage, Secondary Residence and Watercraft;
- Automobiles and Motorcycles;
- Commercial Operations, Home Based Business and Professional Liability;
- Life, Disability and Critical Illness;
- Travel and Pet Insurance too!

For your reading pleasure

If you're looking for a detailed explanation of insurance terminology, coverage and exclusions, you can find a copy of the Ontario Automobile Policy wording at:

<http://www.mumby.com/pdf/onautowd.pdf>

Leaving on vacation?

Tell us! We'd love to chat with you about steps you can take to protect your home while you're away and avoid nasty surprises when you return home!



Have a claim to report?

Bad things can happen to good people so if you have a claim contact our office as soon as is possible so we can guide you through the process. If your claim is an emergency and occurs after hours you can contact the after-hours claims for your insurer. If it can wait then we strongly recommend you contact us next day so we may monitor your claim and ensure it is proceeding smoothly.

We don't mean to bug you but...

You will be hearing from us each year to complete our annual review. It may sound daunting but the conversation is short and the information we receive brings great value to ensure your policies continue to protect you properly. We truly would appreciate if you could make a bit of time for us when we call.

What to do if you're in a collision

Have you ever wondered what to do if you have an accident while driving? Check the Insurance Bureau of Canada website for tips. You can also download a PDF of a collision report form on the site which is very helpful for collecting information you will need if you are filing a collision claim. Keep a copy of this form handy in your vehicle in order to ensure you collect all the necessary information.

http://www.ibc.ca/en/Car_Insurance/What_to_do_Accident.asp

There's MORE on the next page... read on!



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Insurance Brokers Inc.

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Free Ontario Insurance Resources

What Do You Have to Lose? Don't wait for a disaster to strike to find out.

"Know Your Stuff" is Insurance Bureau of Canada's (IBC) home inventory tool. Now creating and maintaining an accurate home inventory is easier than ever. The "Know Your Stuff" tool will help you build a room-by-room record of your belongings and calculate replacement costs.

A home inventory will help you get the right insurance coverage and make it easier to file a claim, should you need to. And with IBC's free, and secure online storage, you will have access to your inventory anywhere, anytime.

<http://www.knowyourstuff.org>

Calling all condominium unit owners!

It's always a good idea to review your Condominium Unit Ownership documentation, particularly with respect to the definition of unit boundaries. You may find the Condo Corporation do not insure any fixtures in your unit such as showers and toilets. The Corporation are not responsible for insuring any betterments and improvements made to the unit so give us a call to ensure your insurance limits are adequate.

It's all about the BLING!

Every insurance policy includes special limits on various items including jewelry. You may wish to insure your valuable pieces on a special floater and we can help you learn more about this product.

Did you forget your umbrella?

You may not realize that you can purchase special liability coverage that acts as an "umbrella" over & above your primary liability limits on auto, home, cottage and watercraft policies. With the increased frequency of law suits and higher settlements, this excess coverage is becoming more popular. We'd love to discuss this valuable protection with you so give us a call.

Take a higher deductible and keep the premium in YOUR pocket!

You may already understand the benefits of carrying a higher policy deductible. By self-insuring the first \$500 or \$1,000 you can receive a discount which means that money stays in your pocket which is always good news! Your policy is intended to protect you from large losses and should not be used as a maintenance policy for small claims. All this does is remove your claims free discount and also blemish your track record.

Accident Forgiveness

If you have a clean driving record then you want to protect it for as long as you can! In the unfortunate event that you do have an at-fault claim, this coverage will allow you to maintain your select rating.

Rental Coverage

You'll be happy you have this coverage if you have a claim & need a rental car!

Waiver of Depreciation

Everything depreciates but you can protect the value of your new vehicle for the first 24 months that you own it.



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