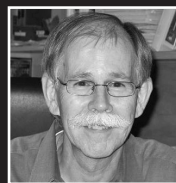


SIMPLY INSURANCE



Bob Gair

AWAY FROM HOME DURING THE WINTER MONTHS???

Most homes are insured on a "homeowner's insurance policy". Companies have certain rules you must follow if you are leaving your home in the winter months for 4 days or more. Today, we will discuss plumbing lines, what can happen, and how it can become serious if you are away.

The plumbing lines in your home carry the water from the home's main water source at the meter to all of your kitchen, bathroom and outside taps. The water pressure inside these plumbing lines is held back by the tap. When you open the tap, the pressure forces the water out. If a plumbing line bursts or ruptures, the same thing will happen ...water is forced out of the opening as if a "tap" was opened. If no one is home when this occurs, the water will continue to run until someone shuts it off. You can imagine how much damage running water can do to the drywall sheets that make up your rooms, to carpeting and electric devices and to your furnace, washer and dryer, etc., that usually sit in the lowest point in your home ... the basement.

Homeowner's insurance will generally cover this type of damage, but if you leave your home for more than 4 consecutive days during the heating season, your policy WILL NOT insure you for this type of loss unless you do specific things. Your policy will outline what needs to be done, but basically you must turn off your water supply and then drain the taps and toilets. If your furnace fails while you are away and the water lines and bowls have been drained, they won't freeze and split. If you don't want to do this, you can arrange for a competent person to enter your home daily (while you are away) to make certain the heat is still on. Then, if the furnace fails, the person will know about it before the water pipes can freeze. If the person checks the house and the lines still freeze and split, at least your policy will respond and coverage will be allowed.

One other step can be taken. If your home has an alarm system that monitors the heat level in your home and is connected to a 24-hour monitoring station, most companies consider this to be the same as having a competent person enter the home and coverage will still be allowed.

Call your broker today for complete details on how your policy works when you are away for more than 4 consecutive days during the heating season and protect yourself and your home accordingly!

Bob Gair is a Registered Insurance Broker representing McKiee & Farrar and Gair Insurance. Bob deals with home, auto and commercial insurance and would be happy to discuss your insurance needs with you! Let his 35 years of experience go to work for you!

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