



**LEON'S FURNITURE
SIMCOE**
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Vicki Carter (left) and Kathy Guillemette volunteering at the United Way of Haldimand & Norfolk's Annual Mini Putt Golf Tourney at Arbortown

MINI PUTT

By Dave Scott

Thursday September 30, 2010 at 8 am the 10th annual H-N United Way Mini Putt Golf Tourney at Arbortown in Port Dover kicked off.

Over the day 44 different golfers took part in helping the United Way. Imperial oil had six teams entered, along with a United Way team, and an agency team, a R.E.A.C.H. team and two from T.W.I. Contractors and Jacobs Contracting as well.

The winning team was to be awarded \$750 to be given to the charity of their choice 2nd prize was \$500 and third \$250 all going to a local charity.

As for the funds raised by each of the teams they will help the following agencies

Big Brothers/ Big Sisters Association of H-N, CNIB, Community Support Centre of H-N, H-N Info Centre, H-N Literacy Council, H-N R.E.A.C.H., H-N Resource Centre, Norfolk Association for Community Living, Norfolk Community Help Centre, Norfolk Youth & Children's Association, Quetzal Family Homes and The Salvation Army - Family Services Simcoe.

Our United Way needs your help, perhaps, you can volunteer some time or make a donation as you can see from the list of agencies the funds raised help some very important groups in our area. Call today 519-426-5660.

SIMPLY INSURANCE HOME INSURANCE 101



Bob Gair

BUILDING COVERAGE

All risk coverage insures your building for the most common types of losses. When you have All Risk coverage, your building is insured for everything, unless it's specifically excluded from your policy (e.g. intentional damage to your own property would not be covered).

Named-Perils coverage includes a list of the most common types of things covered under your insurance. Named-Perils includes fire, theft and water damage. Everything is listed very clearly in your policy booklet so you have a complete and thorough understanding of what your insurance policy covers.

Named-Perils building coverage is very rare. After all, your home is probably the largest investment you will ever make - why would you not want it fully protected?

CONTENTS

All-risk contents coverage insures your belongings inside your home for the most common types of losses. When you have All Risk coverage, your contents are insured for everything, unless it's specifically excluded from your policy. Named-Perils coverage includes a list of the most common types of things covered under your insurance. Named-Perils includes fire, theft and water damage. Everything is listed very clearly in your policy booklet so you have a complete and thorough understanding of what your

insurance policy covers.

A standard home policy provides for the Actual Cash Value (ACV) replacement of your belongings. This means you only receive the value of the item, less depreciation. For example, if you purchased a TV 5 years ago for \$500, you might only get \$100 for it if it were destroyed in a fire. Even though it may cost you \$600 to replace that same TV today, your insurance would still only give you \$100.

Many people choose to add the Replacement Cost option to their contents coverage. Replacement cost coverage means that the contents of your home are insured for the amount it costs to replace them. When you replace the item(s) with a similar kind and quality, within a specified time, the insurer will pay you what it cost you to replace the item(s) not what they were actually worth in their used state. This means if your 5 year-old TV was lost in a fire, you would get the full amount it would cost to replace it, even if that is more than you paid for the TV in the first place.

DETACHED PRIVATE STRUCTURE

This type of coverage applies to structures that exist on your property, but that are not connected to your primary residence. For instance, a detached garage could be included under this coverage. There is usually a certain limit assigned to this kind of coverage, but you can always increase that

limit by purchasing additional coverage options.

ADDITIONAL LIVING EXPENSES

If you are forced to leave your home because of a loss, this coverage pays for your reasonable and necessary expenses to temporarily live away from home. Hotel and food costs are the type of expenses that would be covered under such circumstances. There is usually a limit on this kind of coverage.

PERSONAL LIABILITY

Liability is a legal responsibility. Liability insurance protects you from having to pay damages to people, if you've been found responsible for unintentionally injuring them or damaging their property.

Here are some examples:

If someone injures himself/herself on the property you occupy, you may be responsible for damages. For example, if someone slips on your front steps, breaks his/her leg, and can't go to work, you could be held responsible for the person's lost wages.

If you or a member of your family damages another person's property, you may be held liable. So if your son accidentally throws a baseball through the neighbour's window, and breaks an expensive antique, you may have to pay.

The beauty of liability insurance is that it protects you anywhere in the world. Say for example, if your golf club accidentally flies

out of your grip on a Florida golf course, strikes and injures another player. Liability insurance would cover this accident.

VOLUNTARY PAYMENTS FOR MEDICAL EXPENSES

This covers medical costs if someone accidentally injures himself/herself as a result of your personal activities or the way you have maintained your building. It also covers injuries experienced by resident employees -- such as nannies or housekeepers -- while working for you. You don't have to be found liable to make a claim under this coverage, but some limits do apply and may be different from company to company.

VOLUNTARY PAYMENTS FOR DAMAGE TO PROPERTY

The accidental physical damage to the property of others is covered. This may occur as a result of your personal activities or the way your building is maintained or used. It may also be caused by pets or animals that you own or care for, or by the actions of your resident employees. This type of coverage would also include the intentional acts of other insured individuals under a certain age (set by the individual provider). You don't have to be found liable to make a claim under this coverage, but some limits do apply and may be different from company to company.

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 36 years of experience work for you!

"Community-Minded Brokers Minding the Community"

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