



# Safe & Sound

## Helping You Understand Your Insurance



*Dependable Insurance.  
Our Assurance.*

We hope you enjoy your "Safe & Sound" newsletter. Its purpose is to help you better understand insurance and how it can affect you and your family.

We will be featuring tips, explanations and a variety of topics to help educate and inform our customers.

We look forward to, and appreciate, your comments.



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### We Can Insure All Your Needs

- ✓ Home
- ✓ Condominium
- ✓ Tenants
- ✓ Automobile
- ✓ Motorcycle
- ✓ Rental Properties
- ✓ Marine Craft
- ✓ Seasonal Residence
- ✓ Recreational Vehicles
- ✓ Business Insurance
- ✓ Transportation & Trucking
- ✓ Life & Health Insurance
- ✓ Credit Insurance

## What is Co-insurance?

For many insurance policies, Co-Insurance is a fundamental principal of your contracted coverage. It is important you understand how it works.

With Co-Insurance, you agree to maintain coverage up to a percentage of the value of the property you wish to insure – 80%, 90%, or 100%. This percentage is stated on your policy form. As a result of this promise, a significant reduction in the premium charged is given.

If a total loss occurs, the Co-Insurance requirement is waived and the policy limits are paid. Should a partial loss occur, consideration is given to the amount of insurance carried compared to the value of the property prior to the loss.

If the amount of insurance is within the agreed Co-Insurance percentage requirement, the loss is paid in full, up to the policy limits. If however, the amount of insurance carried is below the agreed percentage, you and the Company then share the loss.

EXAMPLE: Assume the value of the property you are insuring costs \$1,000,000 to replace and the policy contains a 90% Co-Insurance clause. This means you should be carrying at least \$900,000 coverage. If you only carried \$500,000 coverage and had loss of \$400,000, the Insurance Company would pay based on the following formula:

$$\frac{\text{Amount of Insurance Carried}}{\text{Value of Property} \times 90\%} \times \text{Amount of Loss} = \text{Claim Payment}$$

In this example, you would suffer a \$179,000 Co-Insurance penalty!

Don't let this happen to you. Make sure your insurable values are reviewed by a competent, independent appraisal company, and then talk to us to ensure you are properly protected. Call for more information.

## Ontario's New Drinking And Driving Law

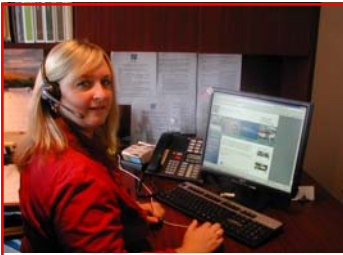
**Stiffer Sanctions For Impaired Drivers** - As of May 1, 2009, if you are found to have a blood alcohol concentration from 0.05 to 0.08 (the "warn range") while driving you will:

- Have your driver's licence suspended for three days the first time you are caught
- Have your driver's licence suspended for seven days and have to attend an alcohol education program the second time you are caught
- Have your driver's license suspended for 30 days, complete a remedial alcohol treatment program and have an ignition interlock condition placed on your driver's licence for 6 months.

Previously, drivers only received a 12-hour driver's licence suspension, no matter how many times they were caught.

### Quick Facts.....

- You don't need to have a 0.08 blood alcohol concentration to be impaired. Statistics show that drivers whose blood alcohol concentration is from 0.05 to 0.08 are about seven times more likely to be involved in a fatal collision than someone who has not been drinking.
- In 2005, one of every six fatally injured drinking drivers had a blood alcohol concentration of less than 0.08.



**Your Bryson Tip From:**  
Wendy Henderson CIP, CAIB  
"My clients always appreciate it when I find them savings, without sacrificing coverage. Call me today to review your deductibles and coverage. We can also package your home and auto insurance together to save you valuable premium dollars! It's just our way of saying 'we care'."

## Flashing Lights Ahead



There are two situations where motorists will encounter an emergency vehicle on a road or highway:

- When a police, fire or ambulance vehicle is approaching from either direction, or
- When any of these vehicles, with their lights flashing, is stopped in the same direction on the road or the shoulder ahead.

Under the Highway Traffic Act, here is what you are required to do in each of these situations. When an emergency vehicle approaches you:

- Motorists must clear the way;
- Motorists are required to pull to the right and if possible, stop;
- Motorists must yield at intersections.

Failure to react correctly can result in a FINE of \$90 (\$125 in a Community Safety Zone), plus 3 demerit points on your driving record upon conviction.

When you approach a stopped emergency vehicle

- Motorists must slow down and pass with caution;
- If the road has two or more lanes, motorists must move over into another lane if it can be done safely.



Failure to respond correctly can be costly:

First offence, FINE of \$400 to \$2,000 plus 3 demerit points upon conviction. Subsequent offence (within 5 years), FINE of \$1,000 to \$4,000, possible jail time up to 6 months and possible suspension of driver's license for up to 2 years.

## Seasonal Tire Storage



Tires should be stored upright in a clean indoor location, free from exposure to sunlight or strong artificial light, heat, ozone (electrical motors) and hydrocarbons.

If tires are stored on the rims, the tire pressure should be reduced to approximately 103 kPa (15 psi) to avoid possible cracking and deformation.

## Stopping Distances on Snow Covered Roads!



In winter driving conditions, it takes all vehicles longer to stop on snow-covered roads.

Travelling at 90 kilometres per hour, the stopping distance for the average passenger vehicle on loose snow is 213 metres (697 ft.) or 54 car lengths, compared to 121 meters (396 ft.) or 30 car lengths on dry roads.

**Snow** = 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54 car lengths.

**Dry** = 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30 car lengths.

For the average commercial vehicle, the stopping distance jumps to 304 metres (996 ft.) or 14 tractor-trailer lengths.



You are invited to:

## The Bryson Insurance Customer Appreciation Pumpkin Giveaway.

Limited to 1 per family & availability of locally grown pumpkins at time of event

**Saturday October 17, 10:00 – 2:00**  
At Bryson Insurance, 541 Bayly Street E. in Ajax



Come help us raise money for The Hospital for Sick Children. Draw prizes with all proceeds going to Sick Kids. Free Pumpkins, Popcorn, Drinks & Coffee.

Present this voucher for your **FREE Pumpkin**

**FREE** Pop Corn  
Drinks  
Tim Horton's Coffee



**First 50 attendee's with this coupon will receive a complimentary Blanket**

 **On your side.**  
Your best insurance is an insurance broker

## We'll help reduce your gasoline cost

We'll help reduce your gasoline cost every time you refer someone to Bryson Insurance for a quote on their home or auto insurance. Just have them call for a quote and you WIN.



Call for details on how you can receive gas cards and win our monthly prize for a free dinner and a chance for the Grand Prize of a new Laptop computer.

**Join our Referral Program today!**

Our 2008 Winners for our monthly dinner draws were: Regina Holden, Florence King, Thomas McBurney, Claude Buckner, Maggie Clark, Betty Campbell and Patricia Kumentas ***Our 2008 Grand Prize Winner of a New HDTV was Elizabeth Moore.***

## Year after year, it could add up to thousands of dollars

If you have insurance policies spread across various companies, you may be leaving yourself vulnerable to an unexpected loss ... and wasting your hard-earned money.

The savings you will gain by putting all your policies with one company can easily amount to **HUNDREDS OF DOLLARS**.

We represent companies that offer **DISCOUNTS** for multiple vehicles, multiple policies, protection devices in your home, anti-lock brakes, airbags, new homes, mortgage-free homes, non-smokers, mature drivers and much more.

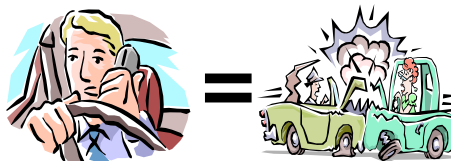
**AUTO • HOME • COTTAGE • RV • MOTORCYCLE**

If you have ANY of your insurance with someone other than Bryson Insurance, **CALL US NOW FOR A FREE COMPARATIVE PROPOSAL**. We'll make sure you are getting all the discounts for which you qualify, and save you money at the same time!



## Bill 118 - Illegal to Use Hand-Held Devices While Driving

October 2009 is when the new cell phone ban hits Ontario. The law prohibits the use of any hand held portable electronic devices including cell phones, blackberry, iPod, portable GPS etc. The maximum fine is \$500.



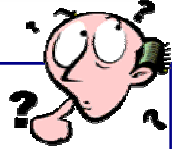
## Bank Mortgage Insurance vs. Personal Life Insurance

Bryson Insurance & Financial Services Ltd. offers various life and health insurance products from a variety of trusted companies. Our individual and corporate clients find it beneficial to arrange their personal and business-related life and health insurance products through us.

**Beware of a financial institution's mortgage insurance - have your own life insurance**

1. With mortgage insurance, the bank owns and receives the benefit when you die. *With life insurance, you own the policy.*
2. As your mortgage reduces, the monthly payment on mortgage insurance stays the same. *With life insurance, your benefits do not reduce.*
3. When you sell your house, mortgage insurance ends. *Life insurance continues if you sell the home.*
4. Bank rates are grouped with everyone. *Life insurance rates are based on your good health.*

Crowding the driver's seat = ? Points



## Driver Distraction Digits

**45:** The number of feet your car covers in one second at 50 km/h.

**4:** Drivers on cell phones (hand-held or hands-free) are **4 times** more likely to crash.

**300:** Number of items that a fighter pilot needs to keep track of in a regular, non-combat mission.

**3000:** Number of items the average driver needs to keep track of during rush hour, including signs, traffic lights, other vehicles, passengers and pedestrians, plus road and weather conditions.

**3:** One study showed that nearly 80% of crashes and 65% of near-crashes involve some form of driver inattention within **3 seconds** before the event.

**8:** Driver distraction is estimated to be a contributing factor in **8 out of every 10** police-reported crashes.



## Slip and Fall on Private Property

If a friend, neighbour, or other party injures themselves on your property you may be liable and have legal action taken against you for financial compensation. Your home owners insurance would protect you for up to the coverage limits under the legal liability coverage.

Owners of private residences have a legal obligation to keep their property reasonably safe for third parties.

Some common examples of slip and falls as a result of homeowner negligence include:

- A slip and fall on ice and snow on a driveway or front entrance
- A slip and fall on wet or slick floors/tiles
- A slip and fall on a slick or wet substance that leaks from another person's home
- A trip and fall on loose steps, flooring or tiles
- A trip and fall on a lawn or garden



## Did You Know?

- When someone else drives your car:** Remember that when someone else is driving your car, you are responsible for it. Any at-fault accidents or claims will go onto your driving record and affect your future premiums.
- Accident Benefits Coverage:** If you are hit by a car crossing the street or if you are injured as a passenger in another vehicle, your car insurance accident benefits will cover you.

## Demerit Points & Fines for Traffic Violations

Highway Traffic Act Offence	Set Fines	Points
Failing to yield right of way	Up to \$150.00	3
Failing to yield to a pedestrian	Up to \$300.00	3
Failing to signal	Up to \$120.00	2
Failing to obey stop sign/signal light	Up to \$120.00	3



## 6 More Reasons to Choose Bryson Insurance

"My brothers testimonial sold me on Bryson Insurance. So far they have shown "hassle and worry free insurance needs" being looked after. More than a step in the right direction!" *Anthony Daniel Green, Brampton*

"Having insured both my vehicles and home with Bryson for the past 10 years, I appreciate both the competitive rates and the personal service. Acting as a broker, they are able to search out and suggest coverage that is the most affordable." *Frank Bar, North York*

"Very helpful, quick response time, saved me \$1500 a year. Polite - Always trying to get me better insurance." *Eric Lohnert, Port Elgin*

"Working with Bryson has been a pleasant experience. They are friendly and knowledgeable. There is no need for me to be afraid of insurance documents because I know they are looking out for my best interests. Their knowledge of the market and my insurance needs makes me confident that I am always getting maximum value for my dollar." *John Lindsay, Maple*

"Although we have only been with the Bryson Team for a short time we have found their premiums the most competitive, in fact the 'Best in the Business' and they are people. People always willing to listen and find the best solution to fit our needs." *M & J Hurn, Peterborough*

"Your staff were very attentive & helpful in facilitating our insurance needs for a move from Alberta to Ontario. They made the change hassle-free." *Justin McLeod, Ajax*



Following too closely = ? Points



Dependable Insurance. Our Assurance.

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## INSURANCE QUIZ

If a stone breaks your windshield, what part of your Auto insurance will cover you?

- A. Collision
- B. Liability
- C. Comprehensive
- D. None of the above

Quiz Answer C. Comprehensive Coverage reimburses you for damage to your own car from causes other than collision or overturning. Crowding driver's seat points = 3 Following to closely points = 3