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Now is a good time to take stock in your financial situation and ask yourself about life insurance.

- Would the people that depend on you be fully protected?
- How would they pay for the funeral?
- Would your business continue?

Please call the office and let us help you determine your insurance needs.

Attention Landlords! You can require tenants to carry renters insurance. Include the requirements in the lease agreement. If there is more than one tenant in an apartment, each may have to have their own policy.

Not only does the tenant get the benefit of having their possessions covered in the event of a loss but you, as the landlord, have the added liability protection if the tenant is responsible for a loss to the structure or a guest gets injured. Your insurance company may sue the tenant for damages if they are found liable.

If your Worker's Compensation insurance is with your payroll company, there are fees you may not be aware they are charging. We don't charge additional fees and some of our insurance carriers offer a multi-policy discount when you bundle

your Worker's Compensation with a Business Owner's policy.

NEWSLETTER

Volume 31

With Christmas right around the corner, you might be thinking about buying a trampoline or an electric bike. In 2023 did you get engaged? Have a pool installed? Have a new baby? Start an in-home business? Did your child get their driver's license? Please give us a call to go over your options and make sure you are properly covered.

Renting your home can be lucrative, but your homeowners insurance policy may not cover home sharing. Before you open your home to temporary guests, protect your property against damage and yourself against personal liability claims with the right insurance coverage. If you are renting out your home on a regular basis to generate income, insurance companies generally view that as a business activity and may require you to purchase a specific endorsement to your policy.



With cold weather comes space heaters. They CANNOT be plugged into power strips or extension cords. They are not designed to handle the high current flow required by a space heater and can overheat causing a fire. Plug space heaters directly into a wall outlet.

We have 2024 calendars and desk diaries! Please stop in the office and get yours before we run out!

A Defensive Driving Class is a great way to save money on your auto insurance. Take an online class when it is convenient for you and reduce your premium by up to 10% for three years. With rising premiums this is an easy way to save money.



For each of your referrals that we quote, we offer a \$10 coupon to certain restaurants or a \$5 Tim Horton's gift card. This is open to everyone and no purchase is necessary. Thank you for your continued support. 12/2023