

YOUR

Home insurance



Thank you for choosing Wiesner Insurance!

Comprehensive vs. Broad Form Insurance - Please check your policy! Broad form insures your property against a "broad" number of specific perils (fire, wind, theft, etc.). Comprehensive form insures against all perils except specific exclusions (nuclear war, earthquake, etc.) And as a result, provides a more "comprehensive" level of coverage. Upgrading to Comprehensive is relatively inexpensive.

Package Policies - Some companies offer combined home & auto policies to save you money. Make sure to take advantage of these significant discounts.

Coverage Limits - Your policy has limits of coverage you should be aware of. Please read your policy wordings to ensure you are adequately covered. Coverage can usually be increased for a minimal premium. Appraisals may be required on some items.

Jewellery	Cameras	Computers and software
Furs	Fine Arts	Sports Equipment (incl. bicycles)
Coins, Stamps	Silverware	Money & Securities
Musical Instruments	Cell Phones	Freezer contents
Business Property	Watercraft	Outbuildings

Home Business - If you conduct business out of your home, coverage for liability and/or equipment is probably restricted or excluded. You may be able to purchase an At Home Business extension. In some cases, a separate Business Policy is required.

Earthquake - In most cases damage and/or loss as a result of an Earthquake is NOT included in your insurance coverage but may be available at an additional premium.

Liability limits should be reviewed - usually you can double the coverage for a minimal increase in premium. **We are recommending \$2,000,000.00.** Umbrella liability is available to extend coverage.

Sewer back up coverage may not be included in your policy, resulting in uncovered water damage. Please call us if you are unsure.

Identity Theft - Cases of Identity theft and fraud are on the rise! Many insurers can offer coverage extensions that can offer you some protection.

Guaranteed Replacement Cost on Your Home (dwelling) - Correct insurance to value is extremely important. Even if your policy contains Guarantee Replacement Cost on your dwelling/building, you are obligated to review the building limit every 3 to 5 years or when ever you make a significant renovation. It is Imperative that your policy limit accurately reflects any changes you have made and is in line with current construction costs. Some insurers are changing their wordings, making regular updates to your building limit a mandatory condition of eligibility for Guaranteed Replacement Cost. Take the time to call us and review your limits.

Woodstoves - If you have one, we need to know!

Watercraft - Reminder - the law requires all operators of seadoos and watercraft to hold a valid boat operator's license.

Service • Experience • Respect

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POLICY DISCOUNTS

You may qualify for additional discounts. **Please check your policy** to ensure you are receiving the appropriate discounts.

Multi-Line	If you have both auto and property insurance with the same insurance company.
Alarm	Both local and central station fire and burglar alarms
Nonsmoker	Offered by most companies
Age	Usually offered on 50+
Mortgage Free	Offered by most companies

Older Properties

Insurance companies require that your home be maintained. Criteria *may* vary among our standard companies. If your home is 25 years or older, you may be requested to adhere to the following:

- Gas Furnace should be replaced if over 30 years old
- Oil Tanks replaced if 20 years old
- 100% copper plumbing
- 100% copper wiring - 100 amps or more with circuit breakers
- Roof no older than 20-30 years.

Nonpayment of an insurance policy can affect your insurability!

If your policy is cancelled for nonpayment, it could cost you more money. Some of the repercussions of this offence can range from changing your payment method to require full payment or not writing your policy at all. No matter what type of payment plan you decide on, it is very important that your payments are made on time. A nonpayment cancellation may affect your ability to purchase future insurance.

Do you have a rental property?

For your protection, your tenants should have valid tenants insurance.
Do you require rental income coverage?

Do you rent out your basement or have a self contained apartment in your home?

It is important that you advise your broker.

Travel Insurance

Packages are available that could be added to your property insurance

Please call us to discuss the above at 905-451-4205 with any of your insurance questions.

Inquiries can also be directed to our web site - www.wiesnerinsurance.com

or

email to info@wiesnerinsurance.com

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