

NKMinformer

www.nkminsurace.com

Spring 2013

NKMi administration moving to new downtown Dresden location

“Sales agents, claims services, reception and accounting are remaining at NKMi head office.”

Many people are wondering which NKMi staff members and services are moving to the offices being renovated at 399 St. George Street, in Dresden. Services at the new site will include administrative operations only, such as technology, underwriting, and policy production. The second location will also feature Board of Directors facilities, including much needed meeting space. For clients, there will be a drop box in the door for payments, if you wish.



The new downtown location will free extra space at head office for agents to more comfortably meet with clients.

The NKMi head office will remain where it is and will have dedicated space for agents, claims, reception, and accounting. This means any in-person services required by our clients will be offered at the present NKMi head office at 29553 St. George St., Dresden.

The additional location was needed:

- to provide clients a more spacious and

private atmosphere at the present site,

- to offer all our staff a much more comfortable work space, and
- for room to grow, should it be required.

In addition, any unoccupied commercial building that is now occupied and returned to visual attractiveness in Chatham-Kent is a good thing.

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Home, farm and business insurance: Make your deductible disappear!

Why pay a high deductible on your home, farm and business insurance when you can pay NO DEDUCTIBLE? North Kent Mutual Insurance can help you erase your deductible with our Deductible Reduction rider*.

How does it work?

Based on the amount of the deductible you choose, it is reduced by a certain percentage each year you do not make a claim on your home, farm and business insurance.

Deductible Reduction Chart

\$500 Deductible	20% reduction each year no claim is made
\$1,000 Deductible	15% reduction each year no claim is made
\$2,500 Deductible	10% reduction each year no claim is made

*Conditions apply. The Deductible Reduction rider does not apply to Auto Insurance.

Call 519-683-4484 for more details.



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Tips for maintaining your oil tanks



“ Property owners, not oil companies, are responsible for maintaining personal oil tanks.”

Property owners with an oil tank are responsible for the tank and its maintenance, not the oil company. Here are some smart tips for making sure your oil tank works properly:

- Conduct your own regular inspections of your tank. Look for signs of corrosion such as rust or shifting.
- Ensure the tank is properly supported on a firm level base.
- Protect your tank lines from foot traffic.
- Make sure your tank, the lines and the connections – and all the areas around them – are kept clear of snow and ice (your fuel oil company can provide shielding devices).
- Protect your tank from falling ice. Keep your roof clear of snow and ice that could fall on your tank.

- If your tank is over 15 years old, you should be prepared to have it replaced. If you are uncertain about the age or condition of your tank, your Oil Burner Technician can do an inspection.

What you should know about oil tanks:

- Safe and acceptable oil tanks: steel double bottom, steel secondary containment, fiberglass single or double walled, composite secondary containment
- Unacceptable oil tanks: single wall 14 gauge (2.0mm) steel tanks
- Never buy or install a used oil tank

Oil tanks must be inspected annually

Homeowners are required to annually maintain their fuel oil appliances (boilers, furnaces, water heaters, etc.) by having a TSSA certified Oil Burner Technician service and clean the appliance.

All existing fuel oil storage tanks and appliances are required to undergo a comprehensive inspection conducted by an Oil Burner Technician at least every 10 years. This is performed to ensure compliance with the regulations and code. NKMi's underwriting requirements are that this inspection must be done every three (3) years. NKMi requires a copy of the OBT inspection for our records.

A special Fire Extinguisher Exchange program for

NKMi policyholders only!

If you have used your fire extinguisher and/or think it needs to be inspected, please bring the unit to our office. We will exchange it for another extinguisher of the same size that is charged up and ready to go. There is no charge for this service.



Get the message!!



When driving... keep your focus on the road and your hands on the wheel

For three years now, legislation has been in place banning people from holding a mobile phone or other entertainment devices while driving. It seems some people have gotten message about how dangerous this is, while others have not.

If you are distracted while driving it can put your safety and the safety of others at risk. Phones, food, even conversations at times might be too distracting. Please focus

on what is important and that is the task of driving. This will help you avoid collisions and injuries (not to mention the \$ 155 ticket you will get if you are caught!)

Road safety is up to all of us, do your part. This is a message of the Ministry of Transportation Ontario (MTO)

Staff Announcements:

New sales agents are helping more clients benefit from NKMi services

Meet Melina Mellow



Melina grew up in Kingsville and now lives in Tilbury with her husband Mark, two beautiful girls, Emily & Megan, two fish and their “spirited” dog, Hannah. In her spare time she golfs, draws and paints...and has even sold some of her unique painted glassware to a local shop.

“Having worked in the insurance industry for eight years, I moved to NKMi because

You can reach Melina Mellow at 519-683-4484 or 1-888-736-4705. Cell 519-365-7884.

E-mail: mmellow@nkminsurace.com

I wanted to work for a company that was local and where the underwriters and claims personnel personally know the region,” says Melina. “With NKMi I feel I have found a company that is sympathetic in times of need and ready to rejoice during times of celebration. I enjoy representing a company that treats each person and circumstance individually.”

Meet Marianne Hope



“I am very excited to be a part of the North Kent Mutual family and pride myself on being a passionate, knowledgeable representative,” says Marianne. “NKMi allows me to provide genuine, sincere advice to clients and I look forward to building long, mutually beneficial relationships with clients here.”

You can reach Marianne Hope at 519-683-4484 or 1-888-736-4705. Cell 519-402-2667.

E-mail: mhope@nkminsurace.com

Marianne has spent most of her life in Sarnia and lives there with her husband Jeff, daughter Hannah and son Aidan. Community involvement is very important to Marianne, but when not working for one of her worthy causes, she enjoys cooking, gardening, fastball and “attempting” to golf.

Annual General Meeting:

New Director elected to Board



Newly elected Board member Tom McGregor (l) is welcomed by NKM*i* agent Gregg Tuckwell.



Prize winner Alex Miller pulls another prize winning ballot from the box held by Jodi Rich, NKM*i* CFO.

Last year was a huge success!
Join us for the NKM*i*
2013 Golf Tournament

Wednesday, August 14, 2013
Shotgun start: 11:00 am



Location:
Country View Golf Course

Call to reserve your spot!

Join us for these fun events
(Details will be posted on our website)
Rotary Concert & BBQ - July
Downtown BBQ - September

At NKM*i*'s recent Annual General Meeting, the Board of Directors presented a new bylaw to the policyholders for ratification, which clarified language and signing authorities to better align NKM*i* with business processes as they are today.

Also, as per the Corporation Act, three Directors had expired terms: Scott Kilbride (Area 1), Steve Vanek (Area 5) and Ralph Cryderman (At Large). The two geographic areas were acclaimed, but there was an election for the 'At Large' position.

Tom McGregor, of Wallaceburg, qualified as a candidate and an election was held between Ralph and Tom. The successful candidate was Tom McGregor.

Tom McGregor, a long-time local lawyer and former Chatham-Kent Councillor, brings a

skill set to NKM*i* that will help round out the Board. We welcome Tom to the Board of Directors.

Ralph Cryderman has been a significant contributor to the Board since February, 1970, and will be missed. We wish Ralph the very best and thank him for his many years of dedicated service and sincere commitment.

Congratulations to our Door Prize winners: Alex Miller and Chad DeBot.

NKM*i* held its Annual General Meeting at Sydenham Curling Club, in Wallaceburg, on March 27, 2013. In recent years, the Annual General Meeting has been held at different locations throughout the area NKM*i* serves to make it fairly convenient for our many policyholders.

Congratulations to "You Share, We Share" Winners

In our last newsletter, we asked you to share your email with us if you wanted us to share valuable information with you. Many members did, and from those who participated we have drawn three winners for the cash prizes.

Here are the winners:

\$150 – T. Rocheleau

\$100 – C. Avery

\$50 – L. Brock

If you would still like to send us your email address so that we can share valuable information that could save you money on your insurance, simply go to our website and click on the "You Share, We Share" banner.

NKM*i*
NORTH KENT
MUTUAL INSURANCE

— a promise kept —

519-683-4484 1-888-736-4705
29553 St. George St., Dresden, ON
info@nkminsurance.com
www.nkminsurance.com