

NKMinformer

www.nkminsurace.com

Fall 2013

Sump pump problems this summer? Let's make sure they don't happen again.

“ NKMi continues to offer to pay up to \$300 off the cost of a back-up sump pump. Call us today!

But not everyone is so lucky. Recently it was announced that some major Canadian insurance companies are increasing residential rates by 10% AND AT THE SAME TIME withdrawing their sewer sump pump coverage. We are happy to assure you that North Kent Mutual Insurance stands by our policyholders with sump pump coverage at reasonable rates.”

The summer of 2013 will not be soon forgotten for the sewer sump pump problems that occurred in our region. The morning after the disastrous July 19 storm, North Kent Mutual Insurance received many calls about flooded basements due to sump pump failure. We were happy to tell most of our policyholders that they were covered for most of the expenses they were to incur.



But as bad as that July storm was, NKMi is still happy to report that there has been a dramatic reduction in sewer sump pump claims over the last few years: dropping to 26 claims so far in 2013, from a total of 67 claims in 2011. What is making the difference? Back-up sump pumps. Having a back-up sump pump has so many benefits: Less stress and inconvenience to the homeowner and less money paid out on claims. Remember, lowering the claim payments will keep your insurance company in a strong financial position.

Here are some stories from our Agents about how back-up sump pumps make a difference:

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AGENT STORY #1:

A client who took advantage of NKMi's back-up sump pump offer, commented to his Agent that he had heard a new noise in his basement, but dismissed it initially. Eventually, he investigated the situation and discovered the sound was coming from his new back-up sump pump; his primary sump pump had failed and the back-up pump had taken over. The client had previously experienced a sewer sump pump claim and was thankful that the back-up had saved him from another incident. In his opinion, the pump had just paid for itself.

AGENT STORY #2:

A NKMi policyholder stopped into our head office to drop off the invoice from his plumber and share his thoughts on our back-up sump pump offer with management. His view was this: I have the back-up installed. My insurance company pays up to \$300 with this rebate program and I pay the rest. My deductible is \$500, which is less than I paid to install the second pump. If the pump prevents a claim, I have already saved about \$200 not to mention the time and aggravation of water in my basement. Why wouldn't everyone take advantage of that?



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If you don't carry a sewer sump pump rider, please call your agent today. For minimal cost, you will enjoy maximum peace of mind.

Meet the people behind the great NKMi service.

Meet our new NKMi Auto Underwriter!

Carla Brewer



Carla asked us to tell you that she is very proud to be NKMi's new full time, Junior Auto Underwriter!

From Dresden, Carla graduated from Lambton-Kent Composite School (LKCS) as an Ontario Scholar and earlier this year graduated from Brock University with a Bachelor of Arts degree. When not working, Carla loves running, baking and travelling.

In her previous job, Carla worked at Dresden Raceway for seven years, starting as a runner and then as the official track timer, working with the officials in the Judges' stand.

Giving her a solid background in the insurance business, Carla worked as a summer student at NKMi for four years. As the Junior Auto Underwriter, Carla works at our Administrative office, downtown Dresden.

Get to know one of our Sales Agents better!

Gregg Tuckwell



Greg, who grew up in Dresden but now lives in Chatham, has five years experience in the insurance business, three of those years with NKMi.

"I like working for North Kent because of the small town feel of our service. Community service is a high priority for us. It gives us a chance to meet the whole community we work in and help them where we can," says Greg.

A volunteer fire fighter at Chatham South Station 7 for the last eight years, Greg says that

this an important aspect of his life. "Coaching is also a lot of fun for me," he says. "I have coached many hockey and baseball teams both in Chatham and Dresden. I learned a lot as the Assistant General Manager for the Dresden Junior Kings for two years and now coach minor hockey in Dresden."

Greg is most proud of his two wonderful children, with his wife, Carrie.

Payment has never been easier!



Besides the traditional form of paying for your policy via cheque, cash or money order, you can also make your payment online. Simply go to www.nkminsurace.com and click on "Make A Payment". Using your credit card you can complete your payment in minutes!

The easy 3-Pay option helps fit your premium payment to your budget

With the 3-Pay option, you simply divide your premium into 3 payments: one is due upon renewal, the second is due in 30 days, and the final payments is due in 60 days.

Example:

Premium of \$900 due on August 1:
\$300 paid on August 1
\$300 paid on September 1
\$300 paid on October 1

Call 519-683-4484 if you have any questions.

It was a beautiful day for golf!



Shauna Scott drove her ball closest to the portable fire pit and took it home!

Thanks to all our policyholders, suppliers and friends who participated in another successful North Kent Mutual Insurance Annual Golf Tournament. On August 14, we all gathered at Country View Golf Course and hit that little ball the best we could.

Winning with the lowest score was the team of Greg Ellis, Steve Park, Kirby Sanderson and Stu Bechard.



Maurice Vale earned the most points in the putting contest and won a Rolling Stones commemorative album and plaque.

Congratulations to Maurice Vale who won the putting contest. Thanks to Maurice and many others who paid \$5 to see how well they can putt, \$1000 was raised for the Terry Fox Run.



NKMi's Cindy Brewer and John Leeson were very happy that \$1000 was raised for the Terry Fox Run through the putting contest and a live auction of Toronto Blue Jays tickets.

Fraud is costly. Fraudsters are dangerous...and dumb.

Some of the weird things criminals do to make false insurance claims are funny — but fraud is not a laughing matter. It costs honest policyholders an estimated \$1.6 billion a year.

Here is one story of "dumb fraud":

An adjuster interviewed a man at his house on a routine stolen boat claim. The insured said his 21-foot vessel was stolen from his locked garage. It didn't take a high-tech tool to discover this fraud, just a measuring tape — the adjuster made some quick measurements and found the garage was only 18-feet long! For the adjuster, it was the thrill of victory. For the insured, the agony of three feet!

How do you keep insurance costs down due to fraud?

REPORT!

"Take the time. Report the crime." That's the message to consumers from Insurance Bureau of Canada (IBC).

By learning about the different types of insurance fraud and then reporting any suspicious activity, you can help keep insurance fraud down and insurance rates fair. When someone makes a false or exaggerated claim, honest policyholders pay for it. Auto theft, fraudulent injury and fraudulent accident benefit claims are especially costly to consumers.

Tips for protecting yourself against insurance fraud:

- Do not sign blank accident forms
- If purchasing a vehicle privately, run a full history search on the vehicle and have a qualified mechanic review the vehicle's condition. NKMi recommends purchasing a vehicle from a reputable dealership.

- If you're involved in a collision, immediately report it to NKMi. Be cautious to use only a reputable auto body repair facility that will provide quality repairs.
- If you suspect a collision may have been staged, immediately report the incident to the police and NKMi.



NKMi was busy in our communities this summer.

Fairs, Food and Fun!



Thamesville Threshing Festival

NKMi staff, agents and directors had fun tossing candy to the crowds at both the Thamesville Threshing Festival parade and the Dresden Fair parade.

Rotary Concert in the Park

A tasty dinner and cold refreshments were enjoyed by those who supported NKMi's BBQ at the Rotary Concert in the Park this summer. All proceeds from the BBQ went to the Dresden Terry Fox Run.



Waving to the crowds in the Thamesville Threshing Festival parade.



Board member Larry Rabideau and Agent Greg Tuckwell happily cooked for and served guests at the NKMi BBQ.



Jerome Ide, Helen Timko and a young friend enjoyed a delicious lunch and time to catch up at the BBQ.

As of September: New Office Hours

We welcome our policyholders to visit us at our head office location at 29553 St. George St., Dresden at the new office hours:
Monday – Friday, 8:30 – 4:30



NKMi
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MUTUAL INSURANCE

— a promise kept —

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