

NKMinformer

www.nkminsurace.com

Autumn 2017

The best time to learn about Flood Coverage is BEFORE you have a claim.

Will you be covered?

“ NKMi’s new Water Protection coverage extends beyond the standard sewer/sump/drain back-up coverage. ”

NKMi introduces Water Protection: Enhanced Sewer/Sump/Drain Back-up Coverage

NKMi’s new Water Protection coverage extends beyond the standard sewer/sump/drain back-up coverage. Now, the enhanced coverage responds to overland flooding caused by excessive rain, accumulation, spring run-off, and overflowing freshwater rivers and lakes.

Why is this coverage so important today?

Everyone has seen that severe weather events are happening more often now. Severe flooding that historically occurred every 40 years is now happening every six years. This is why NKMi’s new Water Protection is so valuable. It covers water damage that occurs within the home (burst pipes, sewer back-up) as well as damage from overland water and excessive rain.

NKMI policyholders may be eligible for this new upgrade!

Contact your NKMi agent or broker today to find out how the new Water Protection coverage can protect you.

Already have Sewer Sump coverage? Congratulations! You just got a free upgrade!

Need more coverage? We are also offering higher water protection limits

**Subject to the limit shown on your declaration page.*

How water gets in...



Extreme Rain



Overflow from body of water



Water/Septic/Sewer back-up

You may have thought you were already covered for these risks, but until now, your Sewer Back-up coverage protected only against damage from the backing up of sewers and drains, not overland water, which is defined as fresh water from rivers, lakes or sudden heavy rainfall.

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For more details on what's covered with the new Water Protection policy, go to Page 2.

WATER DAMAGE BIG CONCERN these days.

NKMi's new Water Protection coverage is designed to protect your home and property from overland water flood, unlike ever before.

Until recently, insurance coverage that protects against 'overland flooding' was not available in Canada. If a river overflowed or ground water levels rose and flooded into your basement, you were not covered by your homeowners insurance.

Included in Water Protection coverage:

Exterior Sewer Line and Water Service Line damage.

(Up to \$10,000)

Emergency Evacuation: Additional Living Expenses

(Up to \$3,000)

Some exclusions apply to Water Protection coverage:

Maintenance and continuous or repeated seepage or leakage of water or sewage.

(Refer to the actual wording for full details.)

Call your NKMi agent or broker for eligibility, pricing and complete details of the new Water Protection Coverage.

Claims Prevention Tip: Check your appliances now for peace-of-mind later

We love the convenience of our household appliances, but it's important to note that they need regular attention to ensure hoses don't break and you maximize the machine's lifespan.

Take a few minutes to check a few key features and you can avoid a water disaster in your home:

- Check all appliance hoses (washer, dishwasher, refrigerator, etc.). Appliance hoses only last about five years. Consider replacing old ones with wire-mesh hoses that include automatic water shut-off valves.
- Check your hot-water tanks. Hot-water tanks last for about 10 years on average. Check to see if your tank shows signs of leaking, visible rust or dark water at the faucet. If you see signs of weakening in these areas, you may need to replace your tank sooner.
- Know where your shut-off valves are and how to turn them off in an emergency. This includes locating the valves for your main water shut-off, dishwasher, hot-water tank, sinks, and toilets.
- Keep your drains and toilets free of household grease and other foreign objects that can cause blockage and back-up flow. No one wants that!





Welcome to the team, George Malitsin!

North Kent Mutual Insurance welcomes Assistant Claims manager George Malitsin. George studied Business of Insurance at Conestoga College and has earned the Chartered Insurance Professional (CIP) designation. He brings a wealth of claims experience from his time at AVIVA Canada in the National Claims department and with Claimspro.

George lives in Chatham with his young family where they enjoy gardening and many outdoor activities.

Congratulations Cindy Brewer!

NKMi's Cindy Brewer was one of four C-K residents honoured, as part of Canada's 150 celebrations, for their contributions to community building. Cindy was recognized for her accomplishments as the long-time organizer of the Dresden Terry Fox Run.



Proud of our local accomplishments are: Jeff Wesley, acting Mayor; Steve Pinsonneault, C-K Councillor; and Award recipients: Cindy Brewer, Carolyn Powers, Karen Kirkwood-Whyte, and Dave Babbitt.

Be Prepared!

Some helpful tips on protecting your home against water damage:

- Install a sump pump! Every basement should have a sump pump as well as a secondary backup device or a back-up generator. Ask about our Rebate program!
- Install a backwater valve on the main water line. Ask about our Rebate program!
- Clear your eavestroughs so water spouts can do their job and direct water away from the house.
- Basement treasures should be off the floor on shelves or in water-tight containers.
- Have someone check your home regularly if you are away for extended periods of time.



STOP & SAY HELLO!

NKMi will be at the

Sarnia Modern Women Show
September 30, 2017
10 am – 4 pm

Hiawatha Entertainment Centre
1730 London Road, Sarnia



HAPPY CANADA 150
from NKMi

NKMi in the Community



Drivers up to the tee!

The 8th Annual NKMi Gold Tournament was definitely up to par! Great weather for 144 golfers. Thanks to all our great sponsors that help make this a fun and affordable event for our policyholders.



Canada 150 Contest winner:

Crystal wins the blanket!

Congratulations to Crystal Muharrem for winning the Canada 150 Contest! Crystal will wrap herself in a beautiful Hudson Bay blanket this winter.



Summer Students

We had the privilege of working side by side with four exceptional students this summer. We wish them well in the various directions they are heading this fall.

Front from left: Cole Ennett, Ryan Ellis

Back from left: Brianna Falconer, Brynn Depencier



On parade at the Dresden Exhibition



WAMBO is a unique event.

NKMi is proud to be a sponsor

LIFE IS FULL OF CHANGES!

Help us help you ...keep us informed

As your insurance partner, NKMi wants to make sure we provide the best coverage possible to keep your home, property and vehicles safe. If you experience changes that may affect your insurance coverage, please help us by contacting your NKMi agent or broker.

Types of things we'd like to know to help us serve you better:

- We need your current phone # - Many clients have cancelled their land lines.
- New email address - So we can contact you with important information about your policy
- New driver of your vehicle
- Changing the use of your vehicle (new commute)
- Change of vehicle, purchase of new or used
- Additional family member or friends moving into your home
- Moving to another house

Or any other changes that will help us make sure that you are properly insured.

NKMi

**NORTH KENT
MUTUAL INSURANCE**

— a promise kept —

www.nkminsurance.com

We welcome our policyholders to visit us at our head office at:

29553 St. George St., Dresden
Monday - Friday, 8:30 - 4:30

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