

# NKMinformer

www.nkminsurance.com

Fall 2016

## New! Guaranteed Rebuilding Cost Endorsement

// Receive the full replacements costs for damages, with no deductions for depreciation. //

**We promise to pay to fully replace your home as it stood the day before the loss.**

It can be difficult to estimate the exact replacement cost of your home and its contents. To be sure that policyholders receive the full replacements costs for damages, with no deductions for depreciation, NKMi is offering a Guaranteed Rebuilding Cost Endorsement that permits you to rebuild or replace your property due to an insured peril even if the amount of damage exceeds the policy limit.

**This valuable coverage is right for you if:**

- You are insured by NKMi Plus Form Homeowner's Policy
- Your home is insured to 100% of replacement cost at the time of valuation
- Your home will be rebuilt on the same site

It is important to notify NKMi of any updates, improvements, extensions or additions to the dwelling.

**Contact your NKMi Agent/Broker today for full details on cost and coverage!**



### iNSIDE

- 2 • Home Systems Protection... protects what's inside your home
  - NKMi Sales Offices in the Community
- 3 • Meet our new Agent: Nancy Labadie
  - Important New Driving Laws
- 4 • NKMi in the Community:
  - Positivity Day
  - Terry Fox Run
  - Golf Tournament
  - Business After Hours



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## 2016 Ontario Auto Reforms: Affect policies with effective dates on/after June 1, 2016

In our Spring 2016 issue, we informed you that the Ontario government has implemented changes to auto insurance in order to stabilize rates. Several of the measures are aimed at reducing fraud and abuse within the system, which may lead to increased premiums.

If your auto insurance policy has an effective date on and after June 1, 2016, the Ontario Auto Reform will affect you. When your car insurance renewal comes up, you will receive information about the Ontario Reform changes mandated. Please carefully read

the document to understand your coverage options. These changes provide an excellent opportunity to meet with your agent/broker to ensure you have the best coverage for your lifestyle.



# Home Systems Protection... protects what's inside your home

Protecting the roof over your head is important, but so is protecting your kitchen appliances, home electronics and heating/cooling systems that are key for your family's daily activities.

Often, people purchase a manufacturer's extended warranty for electronics, but these can be expensive...up to 1/3 the cost of the item itself. Now, you can save a lot of money and still be protected with the help of the **Home Systems Protection** coverage from NKMl.

This new coverage covers home systems such as: appliances and electronics, heating and cooling units, communications and security systems, and entertainment systems. This special coverage is right for you if:

- You are insured on our Plus Form Home Insurance Policy
- You want coverage for mechanical or electrical breakdowns due to accidents
- You want to cover repair or replacement costs of damaged covered equipment
- You want to include coverage for loss-of-use and spoilage

\*Contact your NKMl agent/broker today for full details on cost and coverage!



## Save even more money by bundling in Service Line Coverage!

The Service Line Coverage provides physical damage coverage to a service line that resulted in leak, break, tear, rupture, or collapse. Service lines covered include water, well and sewer; power and communications; drainage; and outdoor heat source. Damage to these lines is usually caused by excavation, intrusion, electrical arcing, root invasion, deterioration, and freezing.

## How can Service Line Coverage help you?

Example: A sanitary drain on your property is cracked and plugged due to tree roots. Cost To You: \$6,500 (excavation of front yard, replacement of damaged pipe, backfilling and replanting of garden). But if you're covered...you will only have your deductible to pay.

Service Line Coverage is available for policyholders insured with NKMl's Plus Form Home Insurance Policy. Contact your agent for full details on cost and coverage!

## NKMl Sales Offices out in the Community

In addition to our main sales office in Dresden, we also have sales offices throughout Chatham-Kent and Lambton County in order to be closer to more of our policyholders. Other offices include:

### CHATHAM

419 St. Clair Street  
Sales Agents:  
Marc Swayze – 519-359-9352  
Gregg Tuckwell – 519-436-4870

### TILBURY

45 Queen Street North  
Sales Agent:  
Melina Mellow – 519-365-7884

### SARNIA

568 N Christina Street, Unit F  
Sales Agent:  
Marianne Hope – 519-330-3946



# Meet our new Agent!

## Nancy Labadie joins the NKM Insurance Sales Team

Nancy comes to North Kent Mutual with customer service experience from the hotel management field, which included a role at Retro Suites, in Chatham. Nancy has sold radio advertising and was a customer relations specialist with a local car dealership. She is a self-professed "tourism cheerleader" for Chatham-Kent.

Nancy is excited to represent NKM Insurance out in the community.

Call her to discuss your home, auto, farm and commercial insurance needs.

**Email:** [nlabadie@nkminsur.com](mailto:nlabadie@nkminsur.com)

**Cell:** (519) 365-6262

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## INDUSTRY NEWS:

# Ontario Drivers must stay informed...

### *Tighter definitions of "Distracted Driving", along with increased fines.*

It is against the law to use hand-held communications (ie. your mobile phone) and electronic entertainment devices (ie. your DVD player, e-reader) while driving.

These devices are distracting and, if caught using one, can lead to an increased fine of \$490 and three demerit points. Drivers with G1 and G2 licenses could have their permits suspended on the spot.

### *Move over and give them space!*

**The "move over" law:** As for Sept. 1, drivers will be required to slow down and move into the next lane whenever they see a stopped emergency vehicle with its red and blue lights flashing. This also applies to stopped tow trucks that have amber lights flashing. The fine for breaking these rules will be \$490 and three demerit points.

### *Don't turn too soon!*

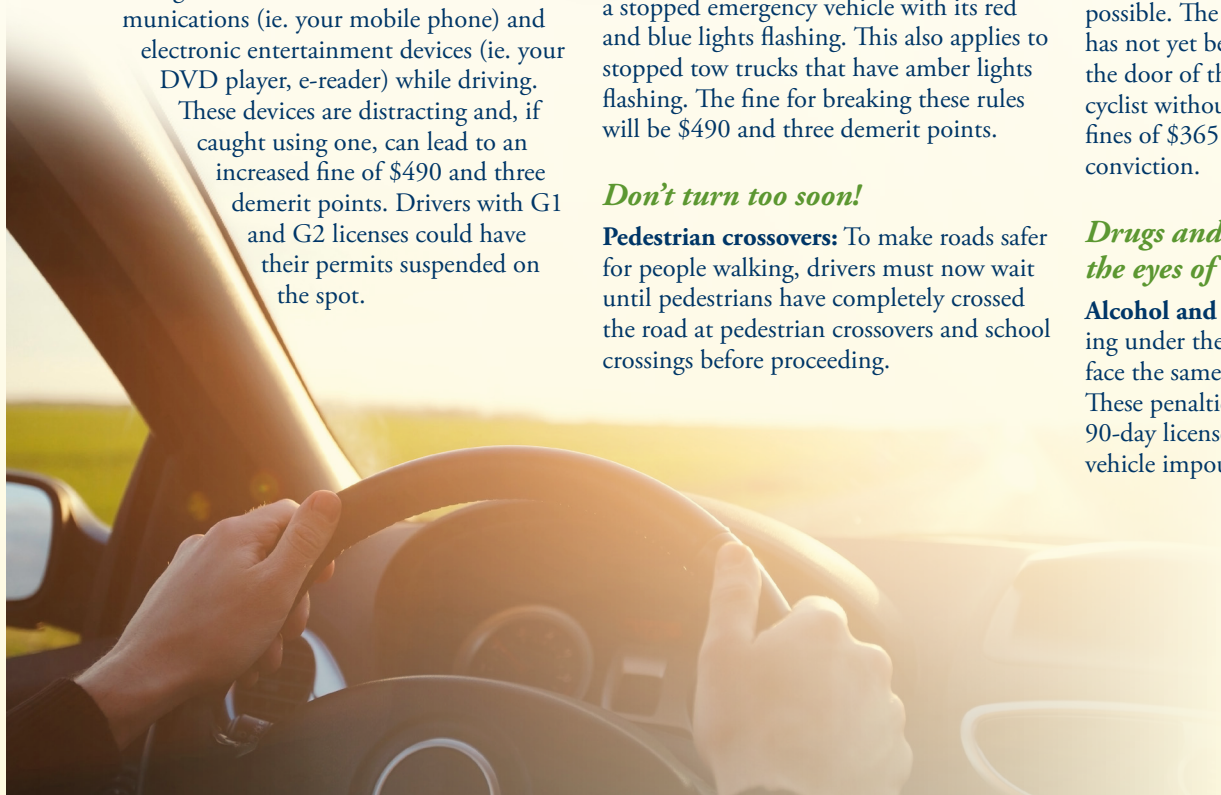
**Pedestrian crossovers:** To make roads safer for people walking, drivers must now wait until pedestrians have completely crossed the road at pedestrian crossovers and school crossings before proceeding.

### *Give the 2-wheeled vehicles more room!*

**Passing cyclists:** Drivers must give cyclists at least one metre (1m) of room wherever possible. The fine for breaking this rule has not yet been set. Motorists who open the door of their vehicle into the path of a cyclist without checking will face increased fines of \$365 and three demerit points upon conviction.

### *Drugs and Alcohol are the same in the eyes of the law!*

**Alcohol and drugs:** Those caught driving under the influence of drugs will now face the same penalties as drunk drivers. These penalties include between a three and 90-day license suspension and a week-long vehicle impoundment.





# NKMi in the Community

## NKMi is all for Positivity Day!

NKMi held a BBQ, in downtown Dresden, on Chatham-Kent's Positivity Day, September 13. We raised \$425 for "Team North Kent", our Terry Fox Team. Thanks to the cooks and consumers!



## Cooking for Charity

North Kent Mutual Insurance is a proud sponsor of the Dresden Rotary Summer Concert Series. These free concerts have become a staple event in Dresden and feature several local artists as part of the entertainment line-up. Staff, directors and agents join forces to provide a Charity BBQ for all concert goers as a show of support for the Dresden Rotary Club and their good work in the community.



## Terry Fox Run was a great success

Once again, NKMi "Team North Kent" strapped on their running shoes and took part in the Terry Fox Run. Thanks to our ongoing fundraising efforts, our total amount raised was a great \$1,700.00. Thanks to our dedicated team and everyone who supports them who help fund cancer research.



## 7th Annual Golf Tournament

Although a sudden rain followed by incredible heat tried to dampen the day, the day was still full of fun and good sportsmanship (for the most part!). Thanks to everyone who participated. Special thanks to the great sponsors that make sure everyone leaves with a smile on their face.



## Business After Hours

NKMi was excited to host the Wallaceburg & District Chamber of Commerce Business After Hours, in May, at our Dresden Claims Centre. Networking was the goal, but everyone enjoyed the great food and prizes as well.



## We are out there in 2017!

Come and talk to us if you see us at any of these community shows in the new year:

- Chatham-Kent Farm Show – January 2017
- Chatham Home and Garden Show – March 2017
- Windsor Home and Garden Show – April 2017
- Sarnia Modern Women Show – October 2017

# NKMi

NORTH KENT  
MUTUAL INSURANCE

— a promise kept —

[www.nkminsurace.com](http://www.nkminsurace.com)

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

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

519-683-4484 | 1-888-736-4705  
[nkm@nkminsurace.com](mailto:nkm@nkminsurace.com)