

NKM Informer

www.nkminsurace.com

Spring 2019

North Kent Mutual is growing

Our Chatham Agents Gregg Tuckwell, Marc Swayze and Nancy Labadie are moving to a new location. They will be situated at 226 St Clair Street, Chatham, just North of Grand Ave. We will be better able to serve you and continue to grow. Opening soon, check website for updates.



Gregg Tuckwell



Marc Swayze



Nancy Labadie

Property kept in Storage or Self Storage Units

Know that personal property stored in a warehouse or self-storage unit has limited coverage.

Additional Coverage is available, contact your Agent or Broker for details.



No Policyholder refund will be issued this Year

The Board of Directors of North Kent Mutual Insurance is committed to maintaining a strong surplus for your policyholder owned company.

In 2018, North Kent Mutual Insurance experienced weather related events. These events, along with several house fires, water claims, and liability losses led to a larger than normal volume of claims and payouts for personal property. Our automobile portfolio was adversely affected by several large claims. The automobile product is highly regulated and all rates, coverages and many processes must be approved by the provincial government. A new rating structure has been approved and will be implemented later this year.

Due to economic conditions our investment portfolio also yielded disappointing results.

Regrettably, we are forced to review rates and make upward adjustments where necessary. There will be no "Refund of Premium" as this would not be in the best long term interest of North Kent Mutual Insurance policy holders.

The Board of directors follows a formula that determines premium refunds in a consistent and responsible manner. The formula is based on achieving an adequate return on the company surplus, whether it is from underwriting or investment income.

The Board will continue to review premium refunds annually, and looks forward to serving your insurance needs in the future.

SAVE THE DATE

Wednesday March 27th. 7pm – 9pm

North Kent Mutual Annual General Meeting.
St Andrew's Presbyterian Church, Dresden.
Check our website for more details.

You may have noticed a recent change to our billing process! Since we now offer so many different ways to pay your bill, payment for your policy is now due upon renewal.

See the next page for all your payment options!

Payment Options! Payment has never been easier!

In Office, Cash, Cheque, debit, credit card, money order. At Home, through your online banking (Add North Kent Mutual Insurance as a payee) By Phone, Call the office and pay with credit card and have payment immediately processed. On Line, Our website also accepts Visa & Mastercard debit.

Besides the traditional form of paying for your policy via cheque, cash or money order, you can:

ONE:

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 and \$300 paid on October 1.

Please make sure you notify your agent that you wish to use our 3 pay option before your renewal date.

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

TWO:

Use the Pre-Authorized Payment Option

How it Works: With your authorization, equal monthly payments are automatically withdrawn from your bank account. A 1.3% interest charge is included. Withdrawal dates are pre-set to policy effective date. The monthly payment plan runs automatically, with the first withdrawal 30 days before the renewal date. Only policies with a minimum premium of \$300 are eligible. (Please call your agent to confirm you qualify)

The Pre-Authorized payment option is available each time your policy is up for renewal. (Once a year)

Withdrawal Date changes to your pre-Authorized payment plan. Six weeks prior to your renewal date is the requested advance notification time frame for changes to withdrawal dates.

Policy changes: When you make a change to your insurance policy, report it to your insurance agent. When the change is processed, you will receive a revised account summary outlining your payment schedule and new payment amounts.

Change of Bank or financial institution: The monthly payment plan works with any Canadian bank, trust Company or credit union chequing account. If you change your bank branch or switch to a different financial institution, we will need 3 weeks notice. Simply contact your agent to make the necessary changes. We will require a new authorization form to be completed and a new sample void cheque.

How to apply for Monthly Payment Plan?

1. A down payment in the form of a money order or cheque, will be requested by your agent
2. Complete the Authorization form.
3. Attach a sample cheque marked "void" or a bank form.

Please note: A \$50.00 administration fee is added to any returned payment.

THREE:

**Make an Online Payment here in minutes.
www.nkminsurance.com**

Simply use your credit card on our "Make Payment" page.



NKMi in the Community



North Kent Mutual donates \$10,000 to 4 Counties Health services Foundation

L to R – Steph Ouellet MHA VP of Strategic Partnerships, Tom McGregor, North Kent Mutual Chairman, Henry Miller, North Kent Mutual President and CEO, Tom Jeffery Chair FCHS Foundation, Devon Henry FCHS Student Program



North Kent Raised \$971.00 for Dresden Sidestreets from auction of Bluejays tickets

L to R – Tom Slager United Way Director of Resource Development, Nancy Labadie, North Kent Agent. Dean Muharrem, North Kent Sales Manager. Lori Ouellette, Dresden Sidestreets Board Chair. Larry Rabideau, North Kent Vice Chair.



North Kent Mutual Staff wearing Jerseys in support of Hometown Hockey



North Kent Mutual sponsored a game night at Sarnia Sting arena. GO STINGS GO!!

Home Systems Protection

This optional coverage from NKMi covers your home systems such as: appliances and electronics, heating and cooling units, communications and security systems and entertainment systems

Conditions of coverage:

- Available for clients insured on our Plus Form home insurance policy
- Covers mechanical or electronic breakdowns due to an accident
- Covers repair or replacement of damaged covered equipment
- Provides coverage for loss of use and spoilage.

Contact your agent for full details on cost and coverage!



Legal Assist: Now including Small Claims Coaching

What is Small Claims Coaching? Guiding policyholders through the process and procedures of the Small Claims Court, enabling them to take legal action when necessary. Go to www.nkminsurace.com for full details.

Free Legal Assistance Plan....

As a North Kent Mutual Insurance Policyholder, you have access to experienced lawyers that can assist you with legal matters.

Your legal Assistance Plan covers the following areas of law:

- Family
- Wills & Estates
- Corporate/Commercial
- Real Estate
- Criminal
- Civil Litigation
- Landlord & Tenant
- Employment* *not available in all situations

Just Call 1 – 888 – 284 – 9288 to speak to a trained operator who will assess your situation and put you in touch with a lawyer at no charge. Lawyers are available from 8am to midnight, 365 days per year.

This service will provide confidential general legal advice to help determine legal rights and options. The advice lawyer cannot perform case specific research, review documents or provide service if a conflict of interest may present. If necessary, you will be provided with contact information for a lawyer in your area with expertise to handle your case at a discounted rate of 25% off the lawyers regular rate if full payment is made within 30 days of billing* *Doesn't include Real Estate.

Service Line Coverage

This optional coverage provides physical damage coverage to a service line that resulted in leak, break, tear, rupture, or collapse. Bundle this coverage with the Home Systems Protection and save money.

Brief details of coverage:

- Available for clients insured on our Plus Form home insurance policy
- Example of Service lines covered: water, well and sewer, power and communications, drainage and outdoor heat source
- Common causes of damage/loss: excavation, intrusion, electrical arcing, root invasion, deterioration, freezing
- Loss Example: Sanitary drain found to be cracked and plugged due to tree roots. Estimated Cost: \$6,500 excavation of front yard, replacement of damaged pipe, backfilling and replanting of garden

Contact your agent for full details on cost and coverage!



SAVE THE DATE

North Kent Mutual 10th annual golf tournament.

Wednesday August 7th 2019.

Willowridge Golf Course, Blenheim. Registration 10am,
Shotgun Start 11am. Check our website regular for updates.

NKMi
NORTH KENT
MUTUAL INSURANCE

My Insurance. My Way.

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



Like us on Facebook



Follow us on Twitter

NKMi Satellite Sales Offices

226 St. Clair St., CHATHAM

Sales Agents: Marc Swayze – 519-359-9352

Gregg Tuckwell – 519-436-4870

Nancy Labadie – 519-365-6262

OPENING SOON! Check website for updates

20 Queen St. South, TILBURY

Sales Agent: Melina Mellow – 519-365-7884

546 Christina St. North, Unit 304-A, Sarnia

Sales Agent: Marianne Hope – 519-330-3946