

Home & Highway

A newsletter from RBC Insurance® Group Home & Auto



Fall is a time of change — the leaves are changing, the days are shorter and the weather is cooler. Our lives, too, change over time and this issue of *Home & Highway* explores how this may affect your home and auto coverage. Check out the articles below for handy tips and useful strategies. From all of us at RBC Insurance, have a safe and happy fall season.

When your life changes, your insurance should too

You purchased insurance to protect the things that are important to you. Over time, your circumstances change, as do the type and amount of protection you need.

Take a look at this list of common life changes. Each represents a potential shift in your insurance needs and should prompt a call to your licensed insurance advisor for a review of your current policies.

Change in marital status. If you are joining households, getting married or separating, you should re-evaluate the amount of coverage on your homeowner or property insurance. Getting married may also qualify you for a discount on your auto insurance.

Change in location. If you've moved recently, the distance you travel to work may be different, and you may be using your vehicle more (or less) frequently. Factors such as these can affect your premiums.

Your new home, as well, may have a different replacement value than your old one. This will definitely be the case if you're moving to much larger or smaller premises.

Change in use of vehicle. Carpooling with co-workers or driving children calls for an increase in liability insurance to reflect the added risk of carrying extra passengers. Similarly, if your car becomes necessary for your job, or if you start to use it to drive clients, you may need to change your coverage.

Entering retirement. If you (or your spouse)



will be retiring soon, you may be able to look forward to a retiree discount on your auto insurance. Your premiums may also be reduced if you no longer use your vehicle to commute.

New driver in the family.

Enrol a new driver in a recognized driver's training school. Not only will this make for safer driving, it will pay off within a few years with reduced premiums.

Buying a home. If you've just purchased your first house, you will need to obtain home insurance.

Home renovations. Putting an addition on your house, building a new garage or shed, or adding valuable features such as a deck, hardwood flooring or a new kitchen may increase the replacement cost of your home and require you to purchase additional home insurance coverage.

Acquisition of a valuable item. Individual items, such as jewellery, are covered — up to a specified amount — on your existing home insurance policy. If any items exceed this amount, consider insuring them as Valuable Personal Articles. It's a good idea to have the items professionally appraised to verify their value.

If any aspect of your life has changed since you purchased or renewed your insurance, contact your licensed insurance advisor. He or she will be happy to review your existing coverage and recommend any necessary adjustments.

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Worry-free winter driving



Winter weather can be perilous and unpredictable. But preparing your car at the beginning of the season will help you be ready for anything Old Man Winter throws your way.

WINTER CHECKUP

At the minimum, have a maintenance checkup done in the fall to ensure that the battery, belts and hoses, radiator, oil, lights, brakes, exhaust system, heater/defroster, wipers and ignition system are in good working order.

Next, maintain your fluids. Always keep your gas tank at least half full to prevent condensation in the gas line, and consider adding gasoline antifreeze to every second tankful for easy starting. Top up antifreeze, transmission, brake and windshield washer

fluids and keep extra antifreeze and windshield fluid (rated for -40°C) in the car.

Before you set off anywhere, completely clear snow and ice from the lights, roof and all windows of your car.

THE TIRE BRIGADE

You'll travel more safely in winter weather when your snow tires are properly installed.

Install four identical winter tires with the same size, type, speed rating and load index for optimal vehicle handling. Look for the new pictograph of the peaked mountain and snowflake marked on the tire, indicating that the tires are designed for use in severe snow conditions, especially if you live in a snow belt.

Tire pressure drops at lower temperatures, so be sure to check it at least once a month. As well as improving safety, proper air pressure extends tread life and provides better mileage.

EMERGENCY KIT

It doesn't take long to put together a bag of equipment to stash in the car in case you get stranded. Your emergency kit should include: a flashlight with extra batteries;

blankets; a candle and matches; a cup to melt snow for drinking water; hazard markers or flares; a snow shovel; salt; extra hats, socks and warm mittens; and food such as granola bars, raisins or chocolate. It could save your life.

The best way to foil car thieves

There's a new and highly effective auto-theft prevention device that you may have heard about. It's called an electronic immobilizer and it stops thieves in their tracks — literally — by shutting down the target car's operating systems.

When an immobilizer is installed, a key with a special microchip in the head must be used to start the car. Without it, the starter, ignition and gas flow won't work, and the would-be thief can't drive away.

Many new cars now come with an immobilizer already installed. If yours doesn't have one, you can have it added, usually for less than \$400. Look for one that meets Canadian Standard ULC S338. And notify your licensed insurance advisor — you may qualify for a discount on your premiums.

Your fall and winter checklist

Use this handy list to make your house winter-ready!

- ✓ Have the furnace inspected by a qualified professional.
- ✓ Have the fireplace and chimney inspected and cleaned.
- ✓ Clean the eavestroughs and check downspouts for blockages.
- ✓ Check the roof for loose or missing shingles.
- ✓ Replace cracked caulking around doors and windows.
- ✓ Add weather-stripping and sweeps to doors to prevent draughts.
- ✓ Change batteries in smoke alarms and carbon monoxide detectors and test them regularly.
- ✓ Vacuum inside forced-air grilles and ducts to maximize air flow.
- ✓ Clear the clothes dryer vent of lint.
- ✓ Detach the garden hose, drain out the water, and store for the winter. To prevent exterior pipes from freezing, shut off the water valve to the outside faucet.

Arm your alarm

Smoke alarms are required by law. Many provinces require you to install one on each level of your home, but even if this isn't a regulation in your province, it's wise to do so. Although not required, it's also a good idea to install carbon monoxide detectors outside of the furnace area and on the bedroom level of your home to help reduce the risk posed by the invisible emissions sometimes produced by household appliances.

No matter how many alarms you have, they must be in good working order to do their job. Here are three lesser-known alarm maintenance facts that could save your life:

- Don't rely solely on an alarm that's hard-wired into an electricity source. It should have a battery backup, in case the power goes off.
- Carbon monoxide detectors have a limited life span and should be replaced every five years. Replace smoke alarms every 10 years.
- Never use rechargeable batteries. They don't emit a warning signal when their charge is getting low.

