

Other selections from "Our Menu" that may interest you

Personal Insurance

- Boat/Yacht
- Seasonal/Cottage
- Condominium
- Party Alcohol Liability
- Recreational Vehicles
- Residential Homeowners
- Tenant's Coverage
- Personal Umbrella Liability
- Life or Mortgage Insurance
- Personal Automobile
- Business at Home

Commercial Insurance

- Professional Liability
- Commercial General Liability
- Building and Contents Coverage
- Equipment Breakdown
- Business Interruption
- Special Events
- Commercial Automobile/Fleet
- Long Haul Trucking
- Marine Cargo
- Farm Insurance
- Directors and Officers
- Environmental Impairment
- Rental Properties
- Construction
- Commercial Umbrella
- Sub-Standard Properties
- Liquor Liability

What's New at WCL Bauld?

- We'd all like to welcome our newest Broker, Randy Misener to our Dartmouth location. Randy's got 26 years in the business and is ready for 26 more—we hope.
- Glenn Wallace has uprooted himself and is opening up a WCL Bauld satellite office in Antigonish, NS. Glenn is an Antigonish native and looks forward to branching out and serving his home community. Congratulations Glenn!
- Emily Thomason has recently joined our Bedford office. Emily will be answering the phone and directing your calls. She's also responsible for administrative tasks and office support. Welcome to the team Emily!
- In addition to joining us as a Personal Insurance Account Manager, Dawn Lordon is also our resident IT specialist. Dawn's experience as an Underwriter for ING is a definite asset. We're glad to have you back Dawn!

Visit us at: www.wclbauld.com

Emergency After Hour Claims

Aviva	1-866-692-8482
AXA	1-800-561-3936
Dominion	1-800-661-5522
ING	1-888-542-3333
Premier Marine	1-888-244-7821
Royal & Sunalliance	1-800-319-9993
Sovereign	1-877-268-5888
Wawanesa	1-800-561-3936



Bedford Office

1262 Bedford Highway
Bedford, Nova Scotia
B4A 1C7

T: (902) 835-1262
F: (902) 835-2604
1-877-WCL-BAULD
bedford@wclbauld.com

Dartmouth Office

52 Queen Street
Dartmouth, Nova Scotia
B2Y 1G1

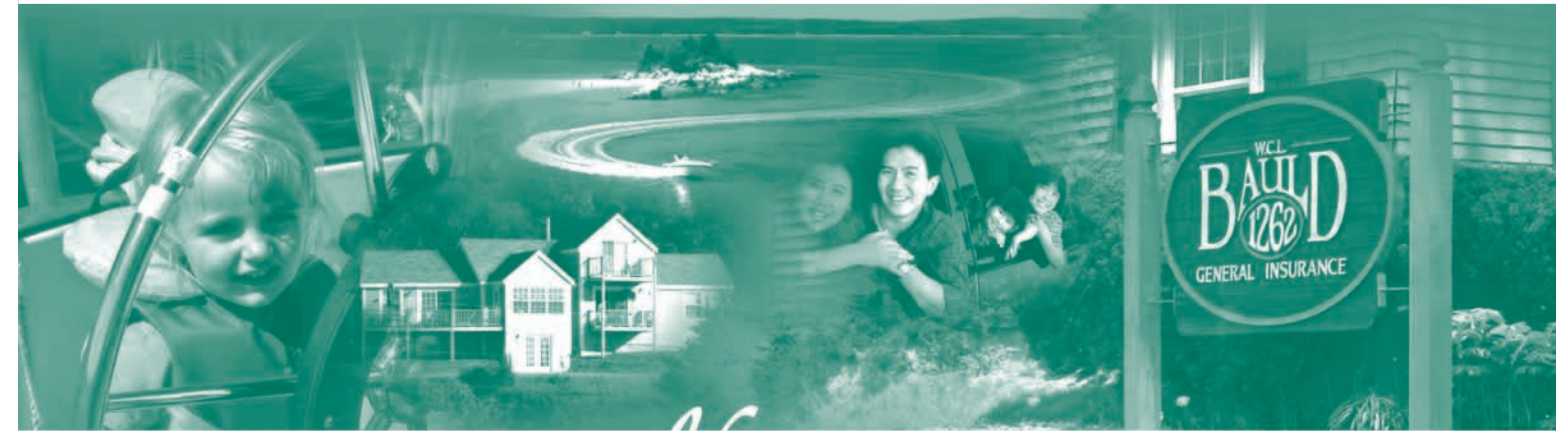
T: (902) 463-5252
F: (902) 463-2719
dartmouth@wclbauld.com

Antigonish Office

55 Beaton Court
Antigonish, Nova Scotia
B2G 2K1

T: (902) 318-0171
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SPRING / SUMMER 2007



W.C.L. Bauld INFORMATION NEWSLETTER

Identity Theft and Fraud

Everyone is a Potential Victim

Imitation may be the sincerest form of flattery, but not if you're a victim of identity theft. Last year, over 11,000 Canadians were victims of identity theft—this number doesn't even include credit card fraud crimes.

The following are a few helpful hints to protect your identity, privacy and finances:

- Order and thoroughly review a credit report on yourself every year.
- Always use your own pen when writing checks for charitable donations, etc. Erasable pens could be used to erase everything but your signature on a cheque.
- Develop a strong personal relationship with your financial institution representative.
- NEVER do online banking if you or other users on your computer use MSN Messenger or download music or movies etc. Trojan viruses can gain entry to your computer system and can access your banking passwords and codes.
- Never hit the enter button after entering an online password—always use the icon located on the screen.
- No one needs your SIN number except certain government agencies!
- Your garbage is free game. You have no privacy rights when it comes to your garbage.

When you become a victim of identity theft or fraud, you can incur *additional* expenses that you may not realize. Some of these expenses include:

- Fees for closing your account and stopping cheques.
- Lost income resulting from taking time off work.

- Telephone, postal/courier and notarizing expenses.
- Defense costs from lawsuits brought by merchants, financial institutions or collection agencies.

Of course, the best way to protect your-self against identity theft is to take proactive measures. Insurance protection can be an important part of your plan. In many cases, protection for identity theft crimes can be added to your Home, Tenant's or Condo Insurance Policy at either no charge, or for a small fee. Identity theft protection as an addition to your residential policy provides coverage for many of the additional expenses you can incur while trying to restore your identity. It also provides coverage for legal advice & support when it comes to clearing your name, should you become a victim of identity theft.

Out 'n' a Boat!

Ahoy mates! Another boating season is underway and hopefully the weather will cooperate and make it a lengthy one. It is time to start thinking about boating preparation, events and entertainment.

- If you haven't already, it's time to take the shrink-wrap off the boat and see how it weathered the long cold winter. Inspecting your boat before launching it is extremely important. Do a thorough check to see that the thru-hull fittings are well sealed and there are no areas prone to leaking. After the boat has been launched, a slow leak can take a day or two to fully take effect. Once you are satisfied that your pleasure craft is sound, always take a few minutes to ensure you have stocked your marine charts, emergency kit, life jackets, sunscreen and raingear. Also make sure all of the lights are in working order. This is a potential problem you do not want to discover *after* the sun has gone down.

- As Regatta season is just around the corner, those taking part need to know what to do in the event of an accident. If you have been party to a collision, make sure to attend the protest meeting. In many cases where an insurance claim takes place, the outcome of the protest depicts the "at fault party." While racing can be a lot of fun, accidents do happen and we have all witnessed close calls more than once!
- With sunny days in the future, it may be hard to resist the temptation of enjoying some "adult" refreshments, cruising along the waterfront or rafting up alongside friends. Keep in mind however that the rules of the road apply equally on the water. If your boat is damaged due to an accident caused by an impaired operator, your claim could be denied and criminal charges may be laid. Please keep the safety of you, your guests and other boaters in mind when you head out for a nice day on the water.

Enjoy the summer, play safe and make some great memories!

Insurance-to-Value

How Much Coverage is Enough????

Insurance-to-Value is an important concept for both commercial and private property owners to understand. Essentially, having adequate "insurance-to-value" means that the amount of coverage you are carrying accurately reflects the cost of rebuilding or replacing new with "like kind and quality," as quickly as possible. It is important to ensure your coverage adequately reflects these costs.

A professional appraiser, well qualified in performing replacement cost appraisals here in Nova Scotia, has indicated that:

- General construction costs have increased by 35% or more in the last five years!
- 57% of properties appraised are underinsured by 40% or more!

So how do you know if you are adequately insured? The first thing to do is to contact your insurance broker. He/she can help you with gathering the required information and in understanding the process. Keep in mind however that an insurance broker, like you, isn't a builder. While a broker does have some tools that can help and provide some guidance, the only real way to be sure is to have an independent replacement cost valuation of your home or commercial building completed by a qualified appraiser.

All Terrain Vehicles

Have You Heard the News?

Whether for recreation or hunting purposes, many of us own and operate All Terrain Vehicles (ATV's) on a regular

basis. As of April 1, 2007 anyone operating an ATV on land they do not own must carry the minimum insurance coverage as required by the Nova Scotia Insurance Act. The minimum coverage required, includes \$500,000 Third Party Liability, Accident Benefits and Uninsured Motorist coverage. Are you covered? If you own or operate an ATV in Nova Scotia, you are subject to the rules and regulations of the Off Highway Vehicles (OHV's) Act and could be subject to a fine if you are not in compliance with the law.

The following is a basic summary of rules and regulations pertaining to OHV's in Nova Scotia.

As of April 1, 2006:

- All OHV's are required to be registered with Service Nova Scotia and the Registry of Motor Vehicles. The only exception is when owners use their OHV's exclusively on their own property.
- All Nova Scotians who operate an OHV must complete a safety training program in order to legally operate an OHV. Depending on your age, you may have up to 5 years to complete this course. For more complete information regarding this regulation, visit <http://gov.ns.ca/natr/ohv/whocanride.asp>.

NOTE: If you own and operate an ATV that is solely designed for racing purposes and you do not use this vehicle under other circumstances (provided you are a member of a club that is registered under the Societies Act or Companies Act having racing ATV's as one of its objects), you are exempt from this requirement.

If you would like more information, or if you need the coverage as required by law for your ATV, give us a call. Optional coverage for physical damage (fire, theft, collision) is also available at competitive premiums.

Life Insurance

Have You Made an Informed Choice?

If you are one of the many Canadians who purchased mortgage or large debt life insurance through your financial institution without doing any rate comparison or research first—you are not alone. While this method of one-stop shopping may be convenient, it is not necessarily the most cost-effective means of obtaining life insurance for the consumer. Purchasing term life insurance through your insurance broker can be an inexpensive alternative to the plans offered through your financial institution.

There are many benefits to purchasing term life insurance through your insurance broker. As a broker, we are able to offer ten, fifteen or twenty year life insurance plans. These plans can be written to cover both lives on a "first to die" basis. The premium can be locked in for the entire term and will never be increased during the term—guaranteed! At most financial institutions, the death benefit decreases as you pay down the balance of your debt. The lender will only pay out the balance owing on the date of death—

PERIOD! Our policy, on the other hand, pays a fixed, tax-free death benefit for the entire term of the policy to the surviving spouse. This benefits the surviving spouse as they can use the balance remaining at their own discretion.

As another benefit, this type of life insurance policy can be increased or changed to permanent status at any time.

'Get To Know Us' Staff Spotlight



Randy Misener
Account Executive

Although Randy is a new addition to our office, he is a seasoned professional with over 26 years experience in the insurance industry. Early employment in a commission sales environment and a true passion for working with people were the catalysts for Randy entering into the insurance industry. Randy holds a Chartered Insurance Professional (CIP) designation.

Question: What do you like best about your job?

Randy: There are so many things I like about this profession. I enjoy the autonomy, freedom and unlimited potential the position offers. Purchasing insurance is an important part of living and doing business today. For that very reason, working in the insurance industry provides stable, long-term benefits.

Question: What do you think is one of the most exciting changes to occur within the industry over the past year?

Randy: Auto insurance rates have come down! More specifically, in 2003 the Nova Scotia government introduced legislation capping court settlements for soft tissue injuries. It has taken some time for the industry to adjust and react, but now consumers are experiencing the benefits of this legislation. Consumers will now notice that rates have been reduced and are more stable. This is good for all of us!

Question: What are your duties?

Randy: My duties are varied. As a new member of the WCL Bauld Account Executive team, I am responsible for many duties, including the following: providing quality customer service, production and company representation within the downtown Dartmouth office. In order to provide the

No matter how flashy those financial institution ads are, don't purchase this important protection on impulse or just accept it as "built-in" to your mortgage or debt payment. Your insurance broker can provide extremely competitive life insurance rates and a superior product.

best possible service to our clients, it is also important that I stay informed and up to date with current developments and on-going changes within the industry.



Dawn Lordon
Personal Lines Account Manager

Dawn originally started her employment with us back in 2000. While life moved her out west for a period of time, she is now back and is working in our Bedford office. Dawn's previous employment includes extensive administrative and customer service experience, as well as insurance underwriting. Dawn has completed her General Insurance License and is currently working towards both her Canadian Accredited Insurance Broker (CAIB) and Chartered Insurance Professional (CIP) designations.

Question: What do you like best about your job?

Dawn: Dealing with people directly. I also enjoy being able to assist people who have had difficulty finding coverage in the past. It is very rewarding to know you've been able to give someone a little 'peace of mind'.

Question: What do you think is one of the most exciting changes to occur within the industry over the past year?

Dawn: Definitely the New Driver Discount! Based on years licensed (not age), a new driver may be able to receive a substantial decrease on their current premium. Of course, the driver has to have a clear driving record.

Question: What are your duties?

Dawn: The most important job I have here at WCL Bauld is to manage personal accounts. I also provide desktop and network support for the office.

I am very pleased to be back in Nova Scotia and working at WCL Bauld.

