

**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?

- Michelle Veinott is the newest addition to our Bedford office. When you call our Bedford office, the cheery voice you will hear on the other end of the line will likely be Michelle. Michelle is responsible for administrative tasks and office support. Welcome to the team Michelle!
- Dawn Marie Penney has achieved her C.A.I.B designation. Congratulations Dawn-Marie!
- If you would like to be kept up to date on the latest information pertinent to your insurance needs, send us your email address or give us a call and we will add you to our e-mail list. Contact Michelle Veinott at mveinott@wclbauld.com
- Two of the insurers we deal with are now associated with affinity programs.
Royal and SunAlliance → Airmiles
ING → Aeroplan

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

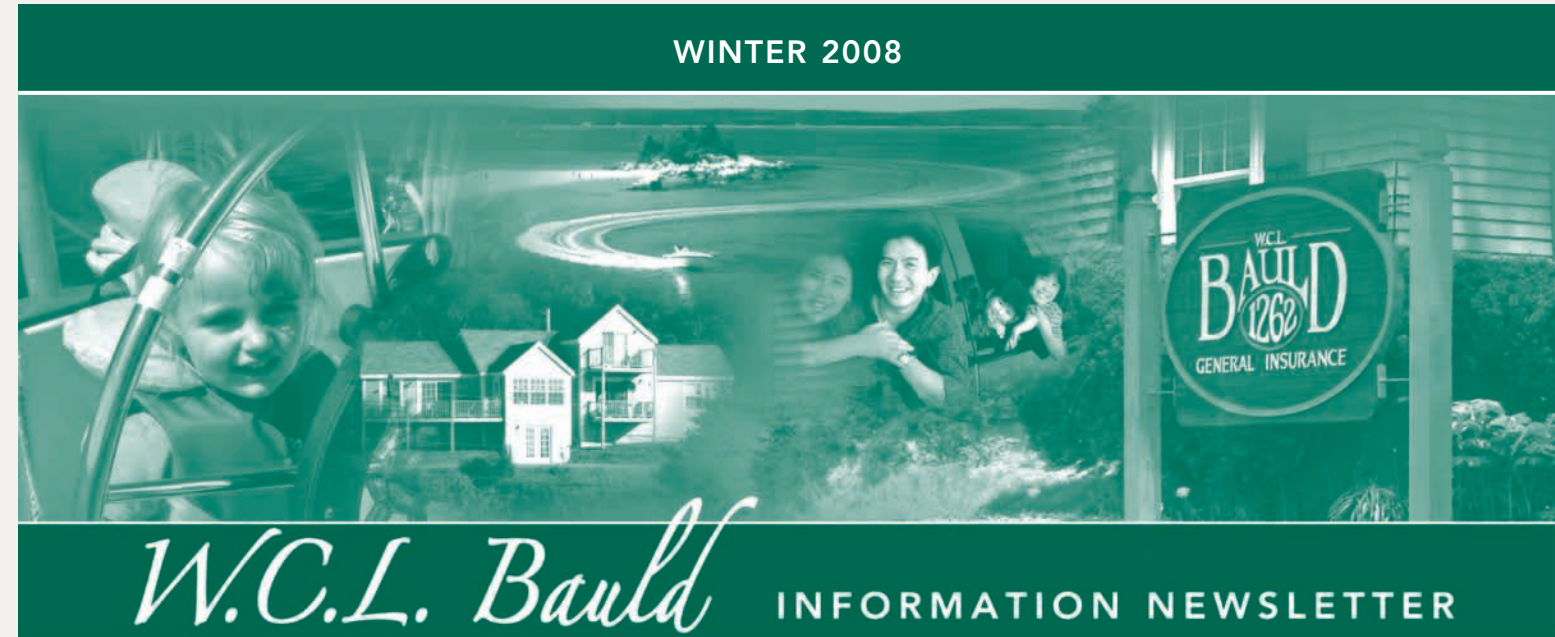
52 Queen Street
Dartmouth, Nova Scotia
B2Y 1G1

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
F: (902) 863-4232
gwallace@wclbauld.com



Making a Claim—What to Do

Do you know what to do if you have to make a claim?

If you're like most people, you probably aren't 100% sure. While we hope you're never in the position of having to make a claim, should you need to, the following information will help.

1. Report the event to our office—regular office hours (8:30 AM until 4:30 PM, Monday thru Friday). We will take your information, answer any questions, and then report it to your insurance company. The company will then assign a "Claims Adjuster" who will contact you and will be the person to help facilitate your claim. Additionally, we'll be following up with you to see that your claim is progressing smoothly.
2. If your claim is an emergency, i.e. fire, that needs to be reported immediately—your policy will indicate an after hours emergency claims phone number. Our office also has an after hours listing of emergency claim contacts at 835-1262, if you don't have your policy available. If you are in an auto accident, there will be an emergency number listed on your liability card.
3. If you are in an automobile accident—you should be sure to get the other party's name, address and phone number in addition to any witnesses and police report numbers. Look at their liability card and get the name of their insurance company and policy number. This will make it easier and faster during claims handling as your insurance company will not have to track down this information.

Remember, as your broker, we work for you—NOT the insurance company. We are here to act as your representative when dealing with insurance companies

and represent your best interest. Our involvement is to counsel you before (or if) the claim is reported, assist if you are having any trouble, assist you if you don't think you are being treated fairly, or answer any questions.

No one wants to have a claim. However, should you find yourself needing to make a claim; we're here to make the process go as smoothly as possible.

Employers Liability Insurance—What's That?

Workers Compensation is a program administered by the Government to help protect employees from being injured or killed on the job. Many employers pay into and participate in this program.

Some businesses, however, are exempt from the Workers Compensation Act. In order to protect their employees, businesses exempt from the Act may require a specific type of coverage called 'Employers Liability'. Employers Liability is a rider that can be attached to a Commercial Liability Policy and protects against legal liability arising out of bodily injuries suffered by employees during the course of employment.

It is important to understand that if a situation occurs that is not covered under the Workers Compensation Act, the employer may still be liable. Specific coverage for this contingency is available and is called 'Contingent Employers Liability'. In many cases, your policy may already include this coverage.

If you have any questions or concerns regarding how Employers Liability Insurance fits into your Commercial Insurance Package, please contact us and we'll provide you with the most up to date information as it pertains to your specific insurance needs.

Term to 100 Life Insurance—A Great Way to Buy Affordable Permanent Life Insurance

Term to 100 Life Insurance is an economical way to purchase affordable, permanent life insurance. In the 1980's, the 10, 15 or 20 year term life insurance products began to fall out of favour with people who wanted to purchase life insurance, but didn't want the savings feature (and higher premiums) associated with the whole life or universal life policies. These policies were primarily designed to service a specified form of debt such as a mortgage or buy-sell agreement for business partners (as an example). As other investment vehicles (such as mutual funds) became more prominent and provided better rates of return, whole life insurance policies that had for decades been sold as retirement savings programs soon became less economically attractive. The industry responded by developing the *Term to 100* policies.

By eliminating policy holder access to the cash reserves that build up in a whole life policy, *Term to 100* Life Insurance provides protection at an affordable, guaranteed premium. The *Term to 100* policies still provide long term protection, but no longer have a savings 'charge' buried in the premium. In addition, the life insurance companies have been able to reduce the premiums they must charge for this new type of coverage. This makes the policies even more economical for the consumer.

So what are the nuts and bolts of this type of policy you may ask? Well, typically your policy will be fully 'paid up' (no more premiums payable) at age 100. *Term to 100* is available for issue up to age 75 and can carry a minimum death benefit of \$50,000 with a cost of as little as \$500 annually. Smoker rates are also available. These rates are about 40% higher than non-smoker rates—another good reason to quit! If you are in reasonably good health and have no serious pre-existing health concerns, you can purchase the coverage the same day—often times without a medical (depending on the type of coverage you choose). Obviously, the higher the death benefit, the more stringent the underwriting becomes. For example, a 45 year old male smoker would undergo far more stringent underwriting than a 30 year old female non-smoker for the same limit of coverage. Today, *Term to 100* policies come with and without cash and paid-up values. However, *Term to 100* plans 'with' cash values usually have NO cash value until after the 20th year in force. Premiums are due for life and are guaranteed not to increase. Some *Term to 100* policies have a 'quick pay' feature, allowing you to pay a moderately higher premium for the first twenty years of the policy—at which time the policy premiums cease, but your coverage continues for the rest of your life at no additional cost! The limit of coverage (death benefit) provided by your *Term to 100* policy is guaranteed to remain the same over the life of your policy.

You can see why this has become a very popular and inexpensive way to purchase permanent life insurance protection.

Renting a Car?? Are You Covered?

On vacation, or when your vehicle is in the shop, one of the most common questions we hear is; "does my policy cover the car I rent, or do I have to buy insurance from the rental company?"

The answer: Yes—it CAN cover you, but make sure you have that option as part of your existing policy.

There are a variety of coverage extensions available to add to your personal auto policy. One of those extensions is the **S.E.F. #27—Legal Liability for Damage to Non-Owned Automobiles**. However—it has its limitations, here are some of them:

- Coverage is only applicable in Canada and the U.S.
- It also carries a limit of coverage for physical damage (usually \$40,000) and a deductible.
- Coverage is only for the named person on the policy and their spouse. Some insurance companies will include listed occasional drivers. Others vacationing with you would NOT be covered.
- Coverage may only be good for up to 30 days.
- The vehicle on your policy must have "full coverage" in order to carry this extension.
- The vehicle you are renting is to be used for "pleasure purposes" only—no business use. [Note: a similar extension is available for commercial automobile policies]

Most insurance companies will add this extension to your policy for a premium of \$20 to \$30 dollars per year, or will include it as part of a package of extensions.

Please call us *before* you travel to see that this extension is included on your policy, or for a more through discussion of this coverage.

Out 'n' a Boat!

Here we are, in the dead center of what seems to be a long hard winter—with no end in sight! Fortunately for some of us, we will escape down south and possibly charter a boat for a week or two. Most of us, however, will have to go on reminding ourselves that boating season is near. A good way to get in the boating mood is to visit the Halifax International Boat Show.

That's right boaters! Mark your calendars for the weekend of February 21st. As we have for over a decade now, W.C.L. Bauld will be manning our booth at the annual boat show. Our staff members are hoping you will pop by to say hello or quiz us with your latest insurance inquiry. We're also excited to tell you that we have recently negotiated a special discount with one of our insurers that can give our clients who have a boat policy with us up to 25% off their other insurance!

On another note, lately I have been fielding a lot of questions from people purchasing boats in the U.S. With

our strong dollar is understandable that boat shoppers are seeking out good deals on the other side of the border. If this sounds familiar to you, make sure in advance of closing a deal for any new purchase, you have in your hands a recent survey on the boat. This will be required for insurance purposes, unless of course the vessel is newer than 15 years old. Regardless of the age, it's always best to have a boat surveyed for your peace of mind and for

determination of value. Keep in mind that purchasing a boat through a credible yacht broker is always a great route to choose. Often they can search and access information otherwise hard to locate.

Like yourselves, we here at W.C.L. Bauld, are looking forward to spring. Hopefully we will see you at the Boat Show in Exhibition Park!

'Get To Know Us' Staff Spotlight



Chris Buell
Account Manager

Chris is one of the friendly faces that you will recognize in our downtown Dartmouth office. While she has only been with WCL Bauld for 5 years,

Chris began her career in the insurance industry in 1975—33 years ago! Beginning as a receptionist, Chris quickly discovered that she found the insurance industry engaging and decided that she wanted to be more directly involved in the broker/client relationship. Chris became a licensed Customer Service Representative (CSR) in 1976 and hasn't looked back since.

Question: *What do you like best about your job?*

Answer: One of the best things about my job is working at a brokerage where EVERYONE works together as a team. I also get a great deal of satisfaction from being able to help our clients get the best insurance coverage for the best price.

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

Answer: Changes made for newly licensed operators. In most cases, the newly insured person finally gets a break on insurance rates.

Question: *What are your duties?*

Answer: In my position, there are many responsibilities. Just a few of my responsibilities are: making changes to auto and homeowners policies, setting up new home and auto policies, reporting claims to the insurance companies and doing rate comparisons for a client in order to make sure that when their policies are up for renewal, their premiums are in line with all the other companies we represent.

It is a great feeling to go home at night knowing that you've helped a client through a difficult situation and provided them with a positive outcome. I've greatly enjoyed my past 5 years with WCL Bauld.



Dawn Marie Penney, CAIB
Associate Broker

Dawn Marie has been a member of the W.C.L. Bauld team since 2000. Having worked in the sales industry for 20 years, she was convinced by a good friend to become a broker—and hasn't looked back since! Dawn Marie's background includes studies in journalism and French. Participating in sailboat racing, cycling, golfing, hiking and coaching girls soccer, it is easy to see that Dawn Marie is active in her community and demonstrates a passion for active living. Dawn Marie completed her CAIB designation in 2007.

Question: *What do you like best about your job?*

Answer: What I love about my job, by far, is the satisfaction I get from helping someone feel as if they count. I have been so fortunate to meet, insure, and assist all of my clients. I believe it is important to be there for their constantly changing needs. When someone I know refers a client to me, it stands to be the biggest compliment I can think of. It is a very social job and it just seems to suit me.

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

Answer: The thing I have found most exciting about the insurance industry over this past year, is that rates have remained steady and the insurance companies have been open to assisting me when I have attempted to maneuver people out of sticky situations. It's always nice to be able to put people at ease.

Question: *What are your duties?*

Answer: My job is to sell insurance and peace of mind. I am an insurance broker. This means that when I am doing my job to the best of my ability, I am able to find the client the best possible coverage, the best possible rate, in the best possible market—all at the same time. Keeping in mind of course that insurance needs must be tailored to any future plans the client may have.

Most people I listen to complain about how they aren't looking forward to going back to work Monday morning. I can honestly say that phrase has never left my lips. Between our very loyal clients and my team of associates, work does not seem like work at all. W.C.L. Bauld has been an absolutely great place to work over the past 8 years.