

PERSONAL INSURANCE



Guarantee GOLD[®] LOSS CONTROL TIP SHEET



Thank you for placing your business with our company. Loss control appraisal services are provided to protect your family and home.

Listed below are a few tips for you to consider.

Fire Extinguishers

All residences should be equipped with a portable fire extinguisher. They are a first line of defense should a fire occur. An appropriate portable fire extinguisher for a residence is a 5 pound ULC or equivalent labeled ABC multi purpose dry chemical type extinguisher with a classification of 2A-10BC or better.

Smoke Alarms

To provide notification to you and your family of the outbreak of a fire, a smoke detector should be installed on each level of your home. Smoke alarms should be tested periodically and battery operated units should have the batteries replaced annually.

Alarm Systems

Consideration should be given to the installation of a fire detection and burglary detection system, monitored off premises by an Underwriters Laboratories of Canada (U.L.C.) listed station. It is recommended that this include perimeter contacts on all accessible exterior doors and windows, motion detectors in central areas of each level and at least one monitored smoke alarm. The installation of this alarm system will increase the security of your residence.

Water Detection Devices

Water in your basement or burst or leaking water supply pipes can cause property damage to your home. If you are away for an extended period of time the damage could be extensive. To prevent this from occurring consideration should be given to installing a monitored high water alarm and an automatic water shutoff system in your home. The high water alarm is installed in your basement adjacent to a floor drain and the automatic water shutoff system is typically installed on your home's main water line. When set, it will detect a burst or leaking water supply pipe, shut the water off (preventing or minimizing damage to your home), and notify your monitoring company. The installation of these devices would be either an addition to an existing monitored alarm system or part of a new monitored alarm system installed in your home.

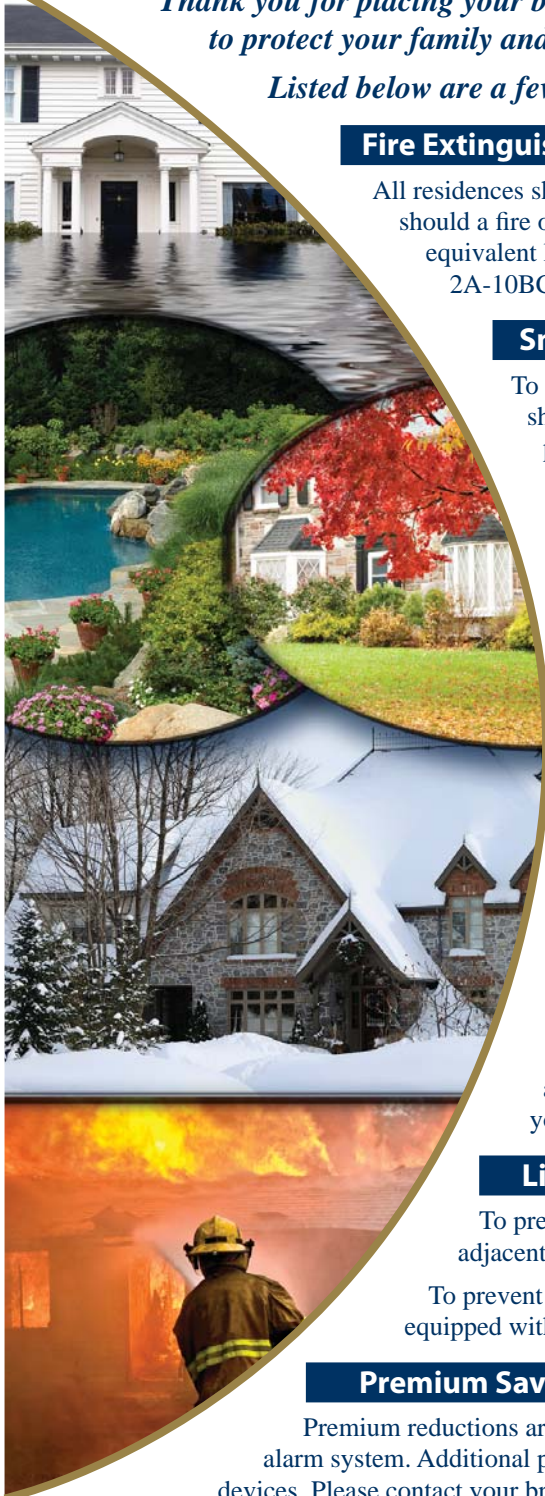
Life Safety

To prevent carbon monoxide poisoning a carbon monoxide detector should be installed adjacent to each sleeping area in the home.

To prevent falling and possible injury all staircases and elevated porches or decks should be equipped with railings and handrails.

Premium Savings

Premium reductions are available for the installation of a monitored fire detection and burglary alarm system. Additional premium reductions are available for the installation of water detection devices. Please contact your broker for the premium savings available to you.



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