



*"Insuring Your World" is a Lackner McLennan Insurance Ltd. publication providing information you need to make informed insurance choices.*

## Car Rental Confusion: Are You Covered?

When planning a vacation, the last thing you think about is rental car insurance. You know you can get it from the rental car company or use the coverage provided by your credit card company, right? What you may not know is that those coverage options leave you exposed to potential liability you may not want to risk.

### Collision Damage Waiver (CDW)

Collision coverage is frequently offered at rental car companies for \$9 to \$13 a day in addition to your rental fee. The Collision Damage Waiver (CDW) covers the cost of damages to the rental car if you are involved in an accident. However, if you were to be injured in an accident or you damaged another vehicle or injured another party, you would not have insurance to cover these circumstances. That could leave you liable for thousands of dollars in damages.

### Credit Cards

Many people charge rental car expenses on their Gold or Platinum credit card. Credit card insurance will pay for damages to a rental car in the event of an accident. However, there are many exclusions and conditions, so always read the fine print and ensure that you follow the required conditions for coverage. Credit card insurance benefits cover up to the cost of

the rental car but they do not include personal injury, damage to another vehicle or injury to another party. This could result in your liability for damage claims of thousands of dollars.

### Your Personal Car Insurance Policy

Before you plan on renting a car or going on a trip you should always review your current auto insurance policy and talk to your Lackner McLennan professional to be sure you understand exactly what coverage you have and need. People often pay extra money for coverage they already carry on their own auto insurance policy when they use a rental vehicle. Most auto insurance companies provide liability insurance if you should injure someone or damage property in an accident, but you should verify this and ensure that your insurance policy includes comprehensive and collision coverage for rental cars.

### Travelers Beware!

When you decide to take that well deserved vacation, contact your Lackner McLennan Insurance professional. We'll let you know exactly what insurance coverage you have, and what you should purchase when renting a car so you can relax. Isn't that what a vacation is for?

## Commitment to Community

Lackner McLennan's Commitment extends to both our clients and our community. We're proud to continue to support the St. Mary's General Hospital Campaign to Transform Healthcare in Waterloo Region with a donation of \$30,000 over the next three years. As healthcare costs soar, Lackner McLennan is doing its part to help our community continue to provide top quality healthcare to area residents.

Once again the Lackner McLennan team worked together to support the annual United Way Campaign and for the fifth consecutive year received a Campaign Achievement Award. The Achievement Award is earned by organizations with 100% employee participation in their fundraising efforts. We would like to take this opportunity to recognize our outstanding team and thank them for their generosity and kind support of this annual community event. We look forward to another successful campaign this Fall!

**"For my part, I travel not to go anywhere, but to go. I travel for travel's sake."**

~ Robert Louis Stevenson

**For more information on insurance rates and how to obtain a no-obligation coverage review, please call us at 519-579-3330.**

# HOME ALONE: Preparing Your Home for Vacation

Heading off for fun in the sun or on the slopes? Our Guide to Holiday Home Protection will get you on your way knowing your home and property will be safe and secure when you return.

## How Long Will You Be Gone?

If you will be away for more than 4 consecutive days during heating season and your heating system is not connected to a 24-hour, monitored alarm system, you must arrange for someone to enter your home each day you are away to ensure that heat is being maintained. If this is not possible, shut off

## Do I Really Need an Insurance Broker?

*With rising insurance premiums, could you find the coverage you need at a better price by searching for your own insurance coverage?*

It's important to understand the value of your relationship with your Lackner McLennan insurance broker, because our role is to represent you to the insurance industry. Our goal is to effectively represent your interests to potential insurers and obtain the best possible terms when the insurance is placed. So, you're getting much more than just good service and convenience. We provide:

### 1) Product Knowledge

Your Lackner McLennan Insurance professional knows the insurance market and selects the most suitable underwriter for each type of risk. Backed with broad knowledge and industry expertise, he or she can recommend the best product for your needs.

### 2) Market Knowledge

In the insurance market, capacity, expertise, competitiveness and ability to service varies from company to company. Innovative use of insurance market products combined with professional expertise allows us to achieve the premium savings you're looking for.

### 3) Security Review

Lackner McLennan Insurance professionals are up to date on the insurance market and monitor published information to ensure your insurance is always placed with insurance companies that are financially sound.

### 4) Claims Negotiation

Our experienced staff can expertly negotiate claims settlements and our knowledge of policy wording ensures that we can respond quickly and effectively to complex claims situations.

### 5) Client / Broker Relationship

Be sure that your Lackner McLennan Insurance professional is up to date on your current insurance needs. Remember, always contact us when changes in your personal circumstances occur so that we can identify areas in need of review.

the water supply and drain the pipes, sinks, toilets, laundry etc. This will ensure you are covered in the event of water damage resulting from freezing of any part of the heating, plumbing, air conditioning or sprinkler system in your home.

## Two Weeks Ahead:

- Arrange for a neighbor to pick up mail, newspaper and parcels, or have the post office hold delivery until your return.
- Cancel newspapers and deliveries.
- Arrange for snow removal and pet care.
- Check alarm system and notify the company that monitors your alarm.
- Trim shrubs that obscure windows.
- Install outdoor light timers and test.
- Leave a key, travel plans, contact numbers and alarm code with a trustworthy neighbor or family member.

## Before Departure:

- Flush toilets and run dishwasher.
- Turn off water to laundry and toilets.
- Lower thermostats to reduce energy use.
- Unplug nonessential appliances.
- Set timers on lights around the house.
- Check window locks.
- Dispose of trash.
- Unhook electric garage door openers and manually lock.
- Set alarm and lock doors including deadbolt locks.

Protect your home and property so you can relax and enjoy your vacation. And of course, don't forget the sunscreen!



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