


RAIGRANT INSURANCE BROKERS

BETTER COVERAGE, BETTER PRICE™

NEWSALERT

SIMPLE TIPS FOR SAFE WINTER DRIVING

WINTER DRIVING is challenging since roadways can be especially slippery. To make sure that you and your loved ones get safely to your destinations, follow these tips.

Vehicle Safety

Brakes: Check your brakes before winter if possible. Replace as needed.

Tires: Before you drive in snow, ice or slush, make sure your tires have tread.

Balanced, rotated and aligned tires will reduce the possibility of bald spots. You should use snow tires or chains.

Cold weather decreases tire pressure, so check your tire pressure regularly.

Lights: Make sure your headlights, taillights, brake lights, reverse lights and turn signals are all working properly. In heavy snow fall it is impossible to guess the intentions of other drivers, so watch out for brake lights and turn signals.

Windshield: For winter weather and windshield visibility you need a properly functioning heater and defroster. Also, make sure to monitor the health of your windshield wipers. Ice and snow can make them hard and cracked, so be sure to test them before winter.

Items to Carry

There are certain necessities you should carry with you when you drive in winter. These include:

Scraper: Carry a scraper with so that you can clean your windshield off before driving. You should also carry de-icer fluid.

Sand: Carrying sand or cat litter with you will give you something to throw on top of snow or ice to give you added traction if you get stuck.

Chains: If you do not have snow tires, carry chains.

Rags: If your defroster should stop working, you will need something to wipe your windows with. Carry rags for this possibility.

Driving Methods

Follow at a safe distance: Ice and snow make for difficult braking and frequent skidding.

Stay far from the cars ahead of you so that you have an extra cushion in which you can keep control of your vehicle.

While you might normally follow the three-second rule in good weather, in winter weather increase that to a six- or nine-seconds.

Brake properly: If you do not have anti-lock brakes, pump when you need to stop, but anti-lock brakes should never be pumped.

Never forget to wear your seatbelt: Your seatbelt can mean the difference between walking away from an accident with a few scratches and not walking away at all. You should wear your seatbelt no matter what the weather conditions are, but with the additional risk of accident in winter weather, seatbelt wearing becomes even more important.

Taking the time to follow the above guidelines will make it easier to drive in winter weather and will lower your risk of having an accident. ❖

WELCOME TO OUR FIRST CLIENT NEWSLETTER!



Hello!

We truly value your business and the trust that you have placed in our brokerage to protect your most valuable assets. We want to communicate with you more often and keep you informed with ideas on how to manage risk and get the best value for your insurance needs as well as general information about the insurance industry that might be of interest to you.

You will receive our newsletter periodically (we are in the process of figuring out frequency, but it will likely be 2-4 times per year). Your feedback is always welcome! If you have any questions or topics that you would like us to address in future issues, please email us at: newsletter@rgins.ca

I hope you find this and future newsletters interesting and informative!

Sincerely,

Paul Rai

President

Rai Grant Insurance Brokers

CONTACT US


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 If you any questions about information in this newsletter, e-mail us at: newsletter@rgins.ca


Homeowner's Insurance

WHAT'S BEST FOR YOU? REPLACEMENT COST OR MARKET VALUE?

DISASTER CAN can strike at any time. No one is immune to the threat of losing his or her home due to any number of possible hazards. But a recent survey found that most homeowners are seriously underinsured.

Marshall & Swift/Boekh, an insurance data services company, found that two-thirds of homeowners were underinsured by about 18%. That works out to \$36,000 for a \$200,000 home. While few people would choose a policy with a \$36,000 deductible, that is the net result of being underinsured on what may well be their most valuable asset.

Replacement Cost And Market Value

The cost to rebuild a home is much different than the market value of what a home would sell for.

With market value, the land value, market factors and depreciation costs are all counted.

Replacement cost is simply the amount needed to rebuild the home, which can be a varying number.

Two homes of identical construction on the same lot size could be worth very different amounts if they are in different areas of a city. Also, rebuilding costs can be lower or higher than property values.

Home features

It is important for you to discuss the features of your home with us to better determine which options are best for them. Some materials are more expensive to use in rebuilding.

Luxury materials add a considerable amount to the rebuilding costs. Home features are considered Coverage A.

Property Contents

A home insurance policy usually includes coverage for personal property. It may be equal to 50% to 75% of the Coverage A amount.

Consider additional coverage for rare or valuable items, like jewelry, firearms, furs, rare art and expensive electronics. If items are valued over \$1,000, discuss them with an agent.

Other property structures

These are structures not attached to the home, like:

- Fences
- Sheds
- Detached garages
- Pools

Most policies will cover separate structures up to 10% of the home's insured value. If a separate structure is worth significantly more, call us to discuss your options.

Large homes and other risks

The insurance company may have an appraiser assess a value on your property for an accurate valuation. This is especially important for homes that are 5,000 square feet or more in size or buildings with very unique features.

One final tip: Create a home inventory. Write down a thorough home inventory. If possible, take photographs of valuable items and rooms with the items in them.

There are several commercial sites that help homeowners upload the information and store it online for later access. To learn more or to start building a better valuation of the home and its contents, call us. ❖

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Sexual Harassment

#METOO MOVEMENT TO SPAWN A WAVE OF LAWSUITS

AFTER REVELATIONS of sexual misconduct by a number of high-power executives, media personalities and politicians last year spawned the #MeToo movement, defense lawyers are predicting a record number of sexual harassment lawsuits will be filed against employers in the coming year.

The #MeToo movement has emboldened women who have been sexually harassed, abused or worse by a work superior or co-worker to come out and tell their stories. Any employer whose workers were subjected to this kind of behavior is at risk of being sued, regardless of whether or not the employer knew about the incident.

The costs of sexual harassment lawsuits can debilitate, if not sink a small business, considering the high settlement costs, attorney fees – and even awards if the cases go to trial.

As an employer you should already have anti-harassment policies in place, including a safe way for an employee to report harassment without fear of losing their job. In the #MeToo era, you should revisit your policy and consider new training for all employees, supervisors and management.

Companies must be ready to quickly address sexual harassment, assault and discrimination in the workplace as it is uncovered.

What's happening

A movement that started out in high-profile, public industries and in politics will soon spread, affecting everyday American businesses.

The #MeToo movement has exposed unacceptable predatory behavior in the workplace. It has also shown that there is no room for tolerance of sexual harassment.

There are different types of sexual harassment and as an employer you should be aware of the differences.

Title VII of the Civil Rights Act of 1964 is the federal law which prohibits employers from discriminating against employees on the basis of sex, race, color, national origin, or religion. Sexual harassment is a form of sex discrimination in violation of Title VII.

Sexual harassment can include one or more of the following:

- Unwelcome sexual advances
- Requests for sexual favors
- Visual, verbal or physical conduct that is sexual in nature.

There are two main types of sexual harassment:

- Quid pro quo, when usually a superior will make sexual advances or requests as a condition of employment or promotion. This could include a manager threatening termination unless the employee performs sexual favors, or a manager promising a promotion in exchange for sex.
- A fellow employee or superior that may engage in unwanted physical contact, making vulgar or obscene comments, making sexual requests, or in the worst case, rape.

Companies must address sexual harassment through anti-harassment policies and sexual harassment prevention training with the goal of ending harassment rather than just attempting to avoid litigation. The training should be continuous and engaging.

Employers must create and communicate sexual harassment policies and promptly investigate all sexual harassment claims thoroughly.

Businesses should also have a fair and confidential system in place for reporting sexual harassment without risk of retaliation. All complaints should be taken seriously and investigated thoroughly.

Punishments must only be meted out after the investigation, and the punishment should fit the infraction, including firing if need be.

The final backstop: Insurance

Employers need to protect themselves financially from liability, but also create a safe work environment.

Employment practices liability insurance (EPLI) will cover many of the costs associated with a sexual harassment action by an employee, including:

- Legal costs
- Settlements
- Jury awards

In addition, in order to provide a legal defense and pay damages, some EPLI policies may include resources to help business owners create policies and procedures, training and awareness campaigns that may reduce the potential for future claims. ❖

Want to know more about EPLI? Call Us: 905-475-5800



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Automotive

THE TRUTH ABOUT RED-LIGHT TRAFFIC CAMERAS

RED-LIGHT cameras are able to take photos of vehicles illegally passing through intersections when the light is red to provide evidence for law enforcement officials.

While authorities say these cameras contribute to public safety, many drivers say they only scare them into making sudden stops that could cause rear-end collisions during yellow lights and they may be right, to a degree.

Researchers say that rear-end crashes are more common in intersections with red light cameras, but they also tend to have fewer right-angle crashes. The overall rate is mixed enough they cannot provide a definitive average by lumping the two together.

History

Red-light cameras have been used in the U.S. since the 1980s. The first red-light cameras used film, which was later reviewed by law enforcement. Digital systems started appearing in the 2000s and are now used exclusively.

How red-light cameras work

These devices are usually installed inside metal boxes, which are affixed to intersection poles in high-accident areas.

There are usually inductive loops set below the pavement to measure the vehicle's speed as it travels through the intersection.

This helps determine whether the vehicle would have been able to stop before going through the intersection. Two photos are taken for each incident for this purpose.

Details the camera records are the location of the incident, the time, the date and the speed of the vehicle.

In some cases, the entire incident may be captured in a video clip instead of a series of photos. For law enforcement to issue a ticket, there must be one photo of the vehicle entering the intersection and passing through it while the light is red.

An officer will review the data and images to determine whether a citation should be issued. Vehicle owners can challenge the citations if they feel the information is incorrect.

Researchers say that nearly 40% of violations happen within one-fourth of a second of the light turning red.

About 80% of incidents happen within one second of the light changing to red.

Some camera systems allow grace periods up to one-half of a second if drivers go through the intersection at the same time the light is changing to red.

The takeaway

While it's good to know your rights concerning the use of red-light camera tickets, you should always practice safe driving, particularly in intersections.

Never run a red light and be aware if a light is turning yellow and make the appropriate and safe decision about whether to stop or proceed with caution. ❖



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