



RAIGRANT INSURANCE BROKERS
BETTER COVERAGE, BETTER PRICE™

NEWSALERT

UNDERSTANDING THE TERM 'TOTALLED VEHICLE'

YOU'VE HAD an accident and your vehicle is in bad shape. After you report your claim, the insurance company sends out an adjuster to determine if it is worth paying out for the required repairs or instead paying you for the value of the vehicle at the time of the accident.

If the cost of repairs exceeds the value, the insurer may tell you the car is "totalled," even if it doesn't look that way.

Before an accident occurs, it is wise for you to learn how insurance companies determine the value of your vehicle, which will mean one less thing to worry about if it is ever totalled in a crash.

When a vehicle is damaged in an accident, the insurance company is more interested in the cost to repair, rather than the overall amount of damage to it. If the repair costs exceed what the insurer considers the vehicle to be worth, it deems the vehicle to be totalled and the policyholder is paid the current value.

While most car owners use various online guides to estimate the resale value of their vehicles, insurance companies generally have private databases that estimate the value.

After assessing the damage to your vehicle, the insurer will make an offer which it feels is fair.

The offer is meant to provide you the means to purchase a vehicle of the same style and condition as the one that was totalled.

Insurance companies call this "making whole."

For example, if you were driving a four-year old pickup with 82,000 km on it before the accident, your offer should provide you the money to purchase a similar truck with similar kilometers.

What constitutes a fair payout?

As a policyholder, it is your right to make sure that the insurance company's offer is fair and that you feel you have been made whole by the offer, like having been paid the right amount of funds to purchase a comparable vehicle.

See 'Car' on page 2



WELCOME TO OUR WINTER NEWSLETTER!



Paul Rai

Welcome to our Winter 2021 Edition of the Rai Grant Insurance Brokers Semi-Annual Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in the coming months, we will discuss relevant risk topics which may affect both your personal and business insurance needs.

These newsletters are designed to provide you with timely and important information regarding new products, insurance advice and other areas of potential interest to you, our valued client. We value you and your business and will continue to strive to provide you with the very best products and service available in today's ever-changing market.

We sincerely hope that you find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

Thank you again for your business, and please stay safe during these unprecedented times.

CONTACT US



RAIGRANT INSURANCE BROKERS
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**140 Renfrew Drive, Suite 230
Markham, ON L3R 6B3**

**Tel: 905-475-5800
Toll free: 1-800-561-6195
raigrantinsurance.com**

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

HOW TO PREVENT FROZEN PIPES DURING THE WINTER

EVERY WINTER, thousands of households find themselves with messes from pipes that freeze and burst. In addition to erupting and filling a room with water, a burst pipe can cause thousands of dollars in damage.

Carpeting, photos, furniture and other belongings can be permanently damaged to the point they need to be replaced. A crack measuring only 3 millimeters can spew as much as 900 liters of water into a person's home in just one day.

Fortunately, there are several steps that you can take to protect pipes and avoid the hassles associated with bursts:

- **Bundle up the pipes.** Use insulation in attics, garages and crawl spaces. Be generous with the insulation, as more protection means pipes are less likely to burst.
- **Wrap pipes up with heat cables that are thermostatically controlled.** Heat tape can also be used. Place this around pipes that are at a higher risk of bursting. Before using any of these types of products, make sure they are approved by testing organizations. Follow the installation instructions carefully.
- **Seal any cracks.** Also look for air leaks close to the pipes. If there is cold air leaking in even through a tiny space, pipes can freeze quickly and burst. Every leak should be sealed properly with insulation or caulk.
- **Turn up the thermostat to 18 degrees or higher during the winter.** Temperatures in the attic or behind the walls can become cold enough to let the pipes freeze if the thermostat is turned lower than this.
- **Put any hoses away before temperatures drop in the winter months.** After doing this, shut off the indoor valve.
- **Keep one faucet dripping in the home at all times.** But set it so it will only drip warm water slowly. Even the smallest trickle can aid in preventing pipes from freezing. Whenever possible, use a faucet that is located on an outside wall.
- **When leaving the home for any period of time, have someone check on it daily.** Tell them to look for signs of pipes that are

about to burst. Also, tell them to ensure the house is warm enough to prevent frozen pipes.

- **Know how to spot a frozen pipe.** If the faucet is turned on but water doesn't come out, this is a sign that the pipe is frozen. Call a plumber and leave the faucet on. It may be possible to thaw a frozen pipe with a hair dryer. Start close to the faucet, and work toward the coldest section of the pipe. Avoid using any open flames or torches to defrost pipes.
- **If a pipe does burst, turn the water off at the main shutoff valve.** Turn all of the faucets on and call a plumber immediately. After calling the plumber, call your insurer to file a claim.

The takeaway

As you can see, there a number of things you need to do to protect your pipes in frigid climates. Not taking the necessary steps can lead to a disaster, and the last thing you want to deal with is a burst pipe spewing water into your home in the dead of winter. ❖



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Car Owners Can Seek Independent Appraisal

Sometimes, the insurer and policyholder will disagree on what constitutes a fair payout and drivers must turn to outside sources to help their case. Car owners can hire an independent appraisal service or take their case before an arbitrator.

If you are considering having your car appraised, factor the cost of the service into the equation and see if it is still a cost-effective option. If you seek arbitration, keep in mind that there are binding and non-binding cases when arbitrating, and non-binding arbitration decisions can be appealed in court if you still consider the offer to be unfair.

In the majority of cases, offers are easily agreed upon and your vehicle heads off to a salvage operator.

You do have another option: to keep the vehicle and pay for all the repairs out of pocket, but that is usually a costly route to take.

Car owners who decide to keep their vehicle after it has been totalled will typically receive a smaller payout from their insurance company. The offer is reduced by the amount of your deductible and the estimated amount of profit that would have been made from the salvage process.

After it's fixed, you may also have trouble finding an insurance company to cover the vehicle as it may not be deemed roadworthy. Most insurers will only extend liability coverage to previously totalled vehicles as long as they pass an inspection by the Ministry of Transport.

Whether you choose to make the repairs yourself or have your vehicle salvaged, it is crucial that you understand how auto insurance companies operate before you are ever involved in an accident.

By knowing how the process works, you can be prepared to negotiate with your insurer and receive a fair payout if your vehicle is totalled. ❖



THE WALL: Partitions are one way to help workers keep safe during the pandemic.

Workplace Safety

WORK ACTIVITIES RANKED BY COVID-19 RISK

WITH SO much information – and misinformation – circulating about COVID-19 and what’s safe and not safe to do, businesses are treading carefully as they implement policies to keep their staff, customers and vendors safe.

While there is plenty of guidance from authorities on how to reduce the chances of COVID-19 spreading in the workplace, outbreaks continue to occur in businesses around the country.

Spreading events have happened in shared breakrooms when people have been eating together, offices where workstations are divided by partitions but people roam the office without masks, and when workers work in too close proximity to each other.

But which activities are the riskiest in terms of susceptibility to spreading the virus?

Below a list that ranks the risks associated with common workplace activities.

The list can be used to limit the higher-risk activities or ensure additional protective measures while workers perform those riskier tasks.

Below are the rankings for various tasks:

Workplace setting

Low risk – Working from home or in a private office.

Low to medium risk – Working in an open office, or in a cubicle within an open office.

Medium/high risk – Working on an assembly line or in a manufacturing plant.

Workplace dining

Low risk – Eating alone on a bench or at an outdoor table, getting food from onsite vending machines.

Low to medium risk – Eating at your desk (open office).

Medium risk – Eating in a shared office kitchen.

Medium/high risk – Eating in a large cafeteria.

Meetings

Low risk – Video conferences.

Low/medium risk – Small, short meetings in a conference room. A quick discussion in the hallway.

High risk – Large in-person conferences.

Miscellaneous activities

Low/medium risk – Using shared office equipment (phones, printers, fax machines, pens, etc). Using public bathrooms at work. Seeing a doctor at an onsite health clinic with proper precautions. Using shared bikes or scooters on campus.

Medium risk – Using an elevator.

Medium/high risk – Riding a campus shuttle.

High risk – Using a workplace gym.

The takeaway

Probably the most important thing employers can do is require face coverings when appropriate, as well as the maintenance of social distancing of at least 6 feet between employees.

The U.S. Centers for Disease Control recommends:

- Altering the workspace using engineering controls, in order to prevent exposure to the virus that causes COVID-19.
- Making sure the workspace is well-ventilated.
- Changing the alignment of workstations. For example, redesign workstations so employees are not facing each other.
- Considering making foot traffic one-way in narrow or confined areas, such as aisles and stairwells, to encourage single-file movement at a 6-foot distance.
- Setting up, where possible, physical barriers between employees, and between employees and customers.
- Providing cloth facemasks to your workers. ❖



Family Health

NEW FITNESS GUIDELINES FOR CHILDREN AND ADULTS

THE PUBLIC Health Agency of Canada has issued new fitness guidelines that recommend adults get two and a half hours of moderate exercise every week, at a minimum.

The slogan of the new guidelines is “Move More, Sit Less,” in an attempt to address the two main reasons many of us don’t get enough exercise.

Here are the report’s main suggestions:

ADULTS

- At least two and a half hours of moderate-intensity aerobic exercise a week.
- Exercise should be done in intervals that are at least 10 minutes. It doesn’t matter when or how long you exercise every week, just as long as the total reaches the recommended minimum. Exercising less than 10 minutes does not render the same benefits.
- On top of this 150 minutes of aerobic exercise, adults need to do strengthening activities, like push-ups, sit-ups and weightlifting, twice a week.

CHILDREN

- At least 60 minutes of moderate and vigorous aerobic physical activity per day.
- At least three times a week, kids should engage in vigorous-intensity physical activity, like running, jumping rope, swimming or playing soccer.
- Muscle-strengthening activities (such as weightlifting) and bone-strengthening activities (like running) three times a week.

Getting started on a routine

If you aren’t getting enough exercise currently, you can use the beginning of the year to get started.

Here are some tips from the Mayo Clinic:

Proceed with caution – If you’re just beginning to exercise, start cautiously and slowly, particularly if you are overweight and out of shape. If you have a medical condition, talk to your doctor first.

Start slowly – Many people make the mistake of going all out when they start exercising. They unrealistically expect immediate results, but instead they are left in pain from pushing too hard too early. That can set them back or they may just give up at that point.

Make it a routine – Schedule time to exercise as you would any other appointment. You can even multitask while exercising, like watching your favorite show while on the exercise bike, or reading while on the stair-stepper.

If you want to start with moderate exercise, take walks during your lunch break and log the miles and steps with a fitness tracker.

Mix it up – Try different activities and consider taking up a new exercise, like cycling or tennis. If you have access to nature, consider going on long nature hikes on the weekends in the fresh air.

Mixing it up can keep things interesting – and keep you from getting bored.

Alternating activities can also help you develop different muscles and emphasize different parts of your body.

Allow time for recovery – If you are working out one part of your body one day, you should not focus on it again the next day. And if you have put in serious time exercising one day for many hours, consider taking a day off the next day to let your body recover.

Get it in writing – Write down your plans and make a schedule. It will help you stay on track with your fitness routine. ❖