



Canada has 10 provinces and 3 territories. Which is known as *The Land Of The Midnight Sun*?

(Summer Trivia answer on page 4)

Anthea & Douglas Present:

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From: Anthea Mumby, Friday 11:12 am, Mumby Insurance

June 2017 VIP Clients Edition

Summer Power Surges: Understand Your Business and Personal Protection

Summer is the season of amazing weather, lots of great times with friends and family as well as time off from work or school for the whole family. Unfortunately, in many parts of the country, summer is also the time for horrible electrical storms. Electrical storms are problematic for homeowners as well as renters and business owners for two reasons...

The first is the most obvious: Lightning strikes are related to fire. **In many cases, any physical damage to your home or business property, including fire caused by lightning, is covered under your policy.** But that's not the only storm hazard to consider...

The second type of lightning-related problem is damage due to electrical surges. These can happen if lightning hits a power line, your home or office building, or even if it makes contact with (continued on p.2)



Douglas manned our photo booth at the recent OAA and RAIC conference in Ottawa. Thanks to all who stopped by to say hello and to have their fun photo taken! Here are just a few of the great shots we took....



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(See page 4)

Protection Against Summer Power Surges *(continued)*

telephone wires. This sudden burst or surge in power can travel through power lines or other material, resulting in damage to any connected electronic or electrical devices. Just think of all the electronic devices you have in your home or business and you can quickly imagine how costly this damage can be!

Is Your Personal and Business Property Covered?

When the homeowner has personal property insurance under their policy, and if lightning is the cause of the power surge, the policy will provide coverage for losses resulting from covered perils.

Policies will have a limit for each claim, and that limit will be different from policy to policy depending on the amount of personal coverage included.



Some types of insurance, including both home and business, will cover lightning strikes to the home or office as well as surges along power or phone lines. Not all policies do, so it is important to ask your agent if this is a concern. If severe storms are an issue in your area, this is well worth consideration.

Other Types of Protection Against Electrical Storms



In addition to relying on your homeowner's or business insurance, there are some simple tips you can use to help to protect your personal or office electronics during a storm. Investing in good quality surge protectors or Uninterrupted Power Supplies (UPS) for sensitive and expensive devices such as computers, entertainment equipment, and even major appliances greatly reduces the chance of damage.

Unplugging these same devices during a storm is a lower cost option. However, this doesn't provide any protection when you are away from home or the office when a storm hits.

Not sure about your home or office protection against lightning storm damage? Give us a quick call today to find out about your options: 1-800-446-5745



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- Richard Howard

"I have been with Mumby for a few years now and they have been great. I like how they interact with you through email and answer your questions in a timely manner so you can still keep working instead of being on the phone for long periods of time."

Last year, we got rear ended while sitting at a light and Mumby worked with us and got our car in the closest repair shop to us and everything went well... I have referred 2 of my colleagues to Mumby. Thanks for being there when I need you!" - Danielle Lawson





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Are You An Empty-Nester?

As recent empty-nesters ourselves, Douglas and I know how much you're likely thinking about...

You want to help your child succeed in school or work. You want him or her to find a place to live and a community to belong to. But, did you stop to think about your child's insurance needs?

Give us a quick call to see what your child will need as he or she leaves your nest.

Have Something Nice to Say?

Since our #1 goal has always been to make our clients HAPPY, you can imagine how much we love hearing about your positive Mumby experiences.

That's why we just started a new program to reward you for sharing...

Tell us about how our expert insurance team helped you and we'll send you a FREE PIZZA!

It really is that easy.

Go to: mumby.com/testimonial to share your story right now!



Government Suspends Private Right of Action Provisions of CASL

In response to concerns raised by businesses, charities and non-profits, the Government of Canada recently suspended the private right of action (PRA) provisions of Canada's Anti-spam Legislation (CASL). PRA was scheduled to come into force July 1, 2017, and would have allowed lawsuits to be filed against organizations, as well as their officers, directors and agents, by anyone who felt affected by an act or omission that violated CASL.

PRA Concerns and Next Steps

PRA would have allowed any individuals or enterprises to file a lawsuit in court if they felt they have been affected by a violation of CASL. This would also open the door for anti-spam class-action lawsuits.

The major issue cited with this is that plaintiffs in CASL cases could claim both compensatory and statutory damages, and defendants could face fines as high as \$1 million per day. Given the complexity of CASL compliance and these significant penalties, organizations raised concerns that PRA would lead to an increase in class-action suits.

With the suspension of PRA, businesses no longer have to worry about these litigation issues—at least for now. However, all other CASL provisions remain in effect and are subject to enforcement.

Organizations will continue to face CASL enforcement initiated by the Canadian Radio-television and Telecommunications Commission, the Competition Bureau and the Privacy Commissioner of Canada. These regulatory bodies can bring administrative monetary penalties up to \$10 million and potential personal liability lawsuits against directors and officers for CASL violations.

Accordingly, organizations should continue to take appropriate steps to ensure that they are fully compliant with CASL. Learn more at www.fightspam.gc.ca



Dealing With Insurance Certificates

If you own a business or have entered into a bidding process on behalf of the firm you work for, chances are good that you have been asked to obtain an insurance certificate.

What is the purpose of an Insurance Certificate?

It provides proof of insurance coverage to third parties dealing with the policyholder. The certificate contains all the relevant information that a third party might need to know about your insurance without releasing details of your coverage that they don't need to be concerned with.

What Information does your insurer require for an Insurance Certificate to be completed?

Your insurer needs just 3 things to complete the process:

1. The name of your client who is requesting the certificate of insurance
2. The full mailing address of your client
3. Details of the project including its name and location and term

What turnaround time should you expect?

Once your broker has received all required information for the certificate, the expected turnaround time is normally 1-2 business days, but in some cases, it can be as much as 5-7 business days, so send in your request to your broker as soon as possible.

What should you do if your client provides you with a template or form to be completed?

Submit any forms or templates to your broker. Although it may take a few days to provide a completed form and/or additional information, know that your broker should be acting on your behalf to ensure that the requested coverage limits, policy types, etc. are available.

Have questions? Call us at 1-800-445-5745 today!



Which Movie Do You Want to See?

Refer another business owner to Mumby for a free business insurance quote and we'll send you a **FREE "MOVIE NIGHT OUT"** gift pack including two movie passes, plus popcorn and drinks!

See www.mumby.com/movies



SUMMER TRIVIA

The Northwest Territories is called *The Land Of The Midnight Sun* because the sun barely sets around the summer solstice, which was Tuesday, June 20 this year.

Enjoy the extra sunshine!

CALL 519-885-5956 OR 1-800-446-5745 NOW!

Email Quotes: getaquotenow@mumby.com Fax Quotes: 519-747-2862 Weekdays: 8:30am-4:30pm
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