



# E \* NEWS

***Important aspects of insurance and loss prevention for business owners & managers*** January 2007 - Vol. 24, Issue 1

### In This Issue

Employment Practices  
Changes for Seniors  
Firepoint  
Business Continuity Plans

### Sign Up



### Quick Links

Dan Lawrie Insurance  
Brokers Ltd.  
Insurance Brokers  
Association of Ontario  
Registered Insurance  
Brokers Of Ontario

### Greetings!

People are at the heart of any company's ability to succeed, people who share the same values and purpose. Our shared Core Values guide us in everything we do for our clients. I can assure you that your satisfaction means **everything** to us. **HOW CAN WE HELP YOU TODAY!**



### Employment Practices



Employment practices liability insurance (EPLI) shields employers, directors, officers, and the corporate entity from allegations of a variety of wrongful employment acts alleged by any current, former, and prospective employees. Claims can arise from a variety of exposures such as demotion, defamation, unfair dismissal, illness, physical appearance, religious beliefs and sexual orientation to name a few. For more information regarding an Employment Practice Liability package please contact.....

**Your Associate Broker at Dan Lawrie Insurance Brokers Ltd. (905) 525-7259**

### Changes for Seniors



### Changes for Ontario's Seniors

**Ontario Bill 102: Transparent Drug System for Patients Act, 2006**  
In October, 2006 Ontario's Bill 102 came into effect. The goal of Bill 102 was to make improvements to Ontario's provincial drug plan to more effectively deal with the escalating cost of prescription drugs and improve the delivery of appropriate prescription drugs to eligible Ontarians.

While the Bill directly relates only to the provincial drug plan, the changes could have an impact on employee benefit programs. For example, the Bill makes reference to making the provincial plan the second payor for working seniors age 65 and older who access to an employer sponsored drug benefit plan. Should this be implemented, there will be a cost shift to the employer sponsored plan.

Some sections of Bill 102 remain vague; the Bill is a "work in progress" at this time. We will continue to monitor progress of its implementation

#### **Ontario Bill 211: Ending Mandatory Retirement Statute Law Amendment Act, 2005**

Employers should also be aware of the current legislation with respect to the employment eligibility of those age 65 and older. Ontario Bill 211 becomes effective December 16, 2006. This Bill falls in line with Human Rights legislation in that it mandates (with some exceptions) that employers are not allowed to mandate retirement at age 65. The Bill is silent on providing benefits to employees beyond age 65.

Employers may wish to consider implementing plan design changes. For more information contact your **Group Benefit Consultant at Dan Lawrie Insurance Brokers Ltd.** who will be pleased to assist you. **(905) 525-7259**

#### Firepoint



### Requirements for Monitoring of Alarms

Many buildings are required to have a fire alarm system installed to protect occupants by early detection and notification of a fire.

Fire Codes also require that certain buildings have their fire alarm system monitored by a company that conforms to national standards for alarm monitoring services. Generally, buildings in excess of six stories in height, assembly occupancies, hospitals, senior citizen residences and detention facilities are required to have their fire alarm systems monitored. It is recommended that any contract for monitoring services by a central station indicate each aspect of the service provided, including the specific responsibilities of all parties named in the contract. This includes documentation of procedures associated with provision of the service such as the Standard for the Installation, Maintenance and Use of Signaling Systems for Central Station Service, and Installation Maintenance and Use of Protective Signaling Systems.

### Monitoring Outlined in Fire Safety Plans

Fire alarm monitoring equipment and procedures are to be listed in the Fire Safety Plan as follows; i) A description of the monitoring equipment, points being monitored, the name, address and telephone number of the monitoring company.

ii) A test and maintenance schedule for the battery of the alarm transmitter equipment: to be checked monthly or as recommended by the battery manufacturer. In addition, include a regular check of battery terminals for tightness and corrosion.

iii) Document the transmission of an alarm from the building: to be conducted every two months.

iv) A test of the fire alarm transmitter and the sprinkler water flow alarm: to be conducted every two months as required under Article 6.5.5.7 of the Fire Code.

v) The transmission of an alarm from the building: to be conducted annually while the building transmitter system is operation on battery power.

vi) The requirement to notify the fire department when the monitoring service is interrupted or taken out of service for more than 8 hours.

#### Business Continuity Plans

**Disaster Recovery Services** It is vital to build a comprehensive plan for disaster recovery before your organization faces devastating losses. Two out of 5 companies that experience a catastrophic event or prolonged outage never resume operations, according to the Gartner Group, an industry consulting firm.

Of those that do, one of three goes out of business two years later. That means that 60% of all organizations affected by a major disaster go out of business with in two years, for various reasons, including the cost of trying to resume operations, and losing the goodwill of customers.

**How would your Business Survive?** Only one thing is more devastating than a prolonged business interruption. **Not preparing for it!!!**. Disasters happen! A Disaster can strike in many different ways. **Dan Lawrie Insurance Brokers Ltd.** has partnered with Agility Recovery Solutions, a former division of GE with 17 years of disaster recovery experience. Agility has a 100% success rate, including 40 recoveries in the wake of the 2005 hurricane season. View the [Agility Interactive Brochure](#). It's worth the time. Information to attend a Web Seminar from the convenience of your office can be obtained by contacting:

**Linda Robertson at DAN LAWRIE INSURANCE BROKERS**  
**lrobertson@danlawrie.com (905) 525- 7259 or 1-800-661-1518**

*Today with a staff of over 75 dedicated professionals providing and servicing a complete range of personal and corporate insurance products, our firm has become one of the largest and fastest growing insurance organizations in Southern Ontario and now ranks in the top 5% of insurance brokerages in Canada. **HOW CAN WE HELP YOU TODAY?***

Sincerely,

Dan Lawrie Insurance Brokers Ltd

email: [lrobertson@danlawrie.com](mailto:lrobertson@danlawrie.com)

phone: (905) 525-7259

web: <http://www.danlawrie.com>

[Forward email](#)

 **SafeUnsubscribe®**

This email was sent to [lrobertson@danlawrie.com](mailto:lrobertson@danlawrie.com) by [lrobertson@danlawrie.com](mailto:lrobertson@danlawrie.com).  
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



Dan Lawrie Insurance Brokers Ltd | 105 Main Street, East, 14th Flr. | Hamilton | Ontario | L8N 1G6 | Canada