



# E \* NEWS

**Important aspects of insurance and loss prevention for business owners & managers**

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### In This Issue

- 1. (NEW) Outbreak - Extra Expense Coverage
- 2. Administrative Considerations & Compliance - Group Benefits
- 3. Burglar Saftey Tip
- 4. Client Testimonials

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### Quick Links

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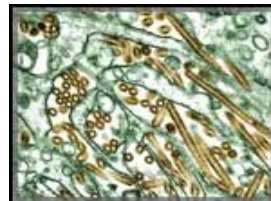


We have a dedicated staff of over 75 professionals to assist you with all your Insurance needs.

In this edition you will find informative insurance related articles that may relate to your business. We will be happy to discuss these and any other of your coverage questions.

## **Dan Lawrie Insurance Brokers Ltd. "The Trusted Name In Insurance For 25 Years"**

### 1. (NEW) Outbreak - Extra Expense Coverage



**Outbreak Extra Expense** cover is designed to provide businesses with insurance coverage in the event that their business operations are suspended by a public health official due to a covered contagion; communicable disease; mould or fungus; pests or vermin; or workplace violence.

fungus; pests or vermin; or workplace violence.

OUTBREAK Contingent Extra Expense cover is available to a wide variety of industries including medical facilities, offices, assisted case facilities, laboratories, schools/educational institutions, the hospitality and food services industries plus offices, retail stores and independent building owners.

For more information on this and other Specialty Insurance Coverage, please contact your **BROKER** at **Dan Lawrie Insurance Brokers Ltd.** (905) 525-7259 or 1-800- 661-1518

### 2. Administrative Considerations & Compliance - Group Benefits



It is important that appropriate administrative processes and procedures are maintained to ensure your benefit plan is compliant with the in force

insurance contract as well as current legislation.

To avoid potential liability, please note the following important elements of your benefit program.

### Life Waiver Of Premium - Long Term Disability

Group Life insurance contracts include a provision that extends life insurance to totally disabled employees. Under this provision, coverage may continue for a disabled employee up to the period of time stipulated in the group insurance contract, and the insurer waives the premium required. This coverage remains even when the group contract with the insurer is cancelled.

An employer must file a waiver of premium claim within 12 months of the employee's last active day at work (or within 6 months after the end of the qualifying period). Premium must continue to be paid until the waiver of premium has been approved by the insurer.

Evidence of insurability must be submitted to the insurer annually to confirm that disability still exists.

Failure to file for the life waiver of premium could result in a significant legal and financial liability to an employer. If a waiver has not been filed and an insurance claim is made, the insurer can deny the claim, leaving the employer to self insure the claim.

Employees claiming WSIB or auto insurance benefits for an extended period should also file waiver of premium and give notice of a potential LTD Claim.

Should the employee return to work, the waiver of premium provision is no longer in effect and the employer must ensure that the life premium is once again paid.

For More Information on this issue or others, Contact our Group Benefits Department  
**Dan Lawrie Insurance Brokers Ltd. (905) 525-7259 or 1-800-661-1518**

### 3. Burglar Safety Tip



Put your car keys beside your bed at night. If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies. This tip came from a neighbourhood watch coordinator. Next time you come home for the night and you start to put your keys away, think of this: It's a security alarm system

that you probably already have and requires no installation. Test it. It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage. If your car alarm goes off when someone is trying to break in your home, odds are the burglar or rapist won't stick around. After a few seconds all the neighbours will be looking out their windows to see who is out there and sure enough the criminal won't want that situation. Also, remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way.

### 4. Client Testimonials

"I would like to take this opportunity to express my personal thanks to you and your associates at Dan Lawrie Insurance for your professionalism and courteous responses to the insurance protection of our company over the past four years. Although insurance is often thought about as a supplier cost, in dealing with you and your team, the value has been expressed not only in the cost but the prompt and courteous service you provide. We do appreciate your **"No Surprises Later"** approach to insurance." – **Summar Foods Limited.**

"It's been over 10 years now that we have used Dan Lawrie Insurance. Although other brokers "knock on our door" annually, we have never had reason to jump to someone else. **I feel that I am being dealt with honestly and efficiently.** If this feeling were not present, I would have made the change. Keep up the good work and we can hopefully go forward for another 10 years." – **Allprint Ainsworth Associates Inc.**

***HOW CAN WE HELP YOU TODAY!***

***Phone: (905) 525-7259 or 1-800-661- 1518***

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

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

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