



Commercial E * NEWS

Important aspects of insurance and loss prevention for business owners & managers July, 2009 Vol 32, Issue 1

Join Our Mailing List!

In this issue...

[Gold Seal Standard](#)

[Water Damage - Let's Fix It!](#)

[Protect Your Business](#)

[Keep Workers Safe](#)

[Agility Recovery Solutions](#)

Dan Lawrie Insurance Brokers Achieves Gold Standard

Read more in our featured article.

Water Damage - Let's Fix It



Protect Your Business

Make sure your business is SAFE!



Welcome to your Commercial Insurance **E-NewsLetter**. If you are an existing client, we hope you will find this **value added service** a great resource for your business. If you are not a client, we invite you to take a look at our [interactive website](#) as a starting point and then to contact us to learn more about the services that may interest you. We can assure you that ***your satisfaction means everything to us!***



Cookson Walker Consulting and Risk Management Standards Inc. recently announced that our firm joined three other Canadian firms to attain Gold Standard Broker status in 2009.

Gold Standard Brokers meet rigorous international guidelines for best practices in all aspects of broker management which requires a scored third party operations audit of the following components:

- Human Resources
- Information Technology
- Finance
- Organization Capacity
- Sales/Client Service Activity

Brokers require a score of 90% or better on their overall weighted audit to achieve Gold Standard Broker certification. This Certification is a sign of outstanding operations integrity.

In order to maintain their Gold Standard certification, Brokers are required to continue to achieve 90% or better during review audits. Review audits are conducted every two years.

We will continue to strive to meet standards of excellence in our dealings with clients and suppliers and acknowledge our outstanding staff who contributed to make this award possible for Dan Lawrie Insurance.

WATER DAMAGE

Considerations For Your Business

Let's Fix It!

1. Install and maintain your sump pump.
2. Regularly inspect your property for hazards and keep drains clear of debris.
3. Keep stock on shelving, up off the floor. If you experience flooding, this will buy you time to drain the floor before your inventory is damaged.
4. Sprinkler systems can be a issue. Know where your shut-off valve is in case you experience a pipe burst. If you don't know where to find the valve, contact your property manager.
5. Exterior considerations - Ice Dams - remove ice and snow from your roof. This is dangerous, so make sure to call a roofer who has appropriate insurance coverage.



Read on..... [CLICK HERE](#)

PROTECT YOUR BUSINESS

Know Your Rights and Responsibilities

Is your business a safe place to work or visit? The best way to protect your company from a lawsuit is to be pro-active. Take steps to demonstrate that your premises is safe and that reasonable precautions have been taken to protect your customers and staff. You will not be able to prevent all accidents from happening, but you can ensure reasonable steps have been taken.

For someone to suggest you have been negligent or are responsible for an accident, three requirements must be met:

1. ***Did a duty of care exist between the injured person and the person responsible for the injury?***



You can't control this requirement. The Occupiers' Liability Act and judicial system support the notion that a responsibility exists for injury to customers by a business. This responsibility exists because your business relies on sales from customers to operate.



Read on.....[CLICK HERE](#)

Keep Outdoor Workers Safe from Summer Hazards

By Doris Lowell

Each year, thousands of people in Canada die or fall ill from heat, sun, insect and poisonous plant related causes. If you have



employees that work outdoors, it is your responsibility to take precautions to ensure that workers are safe. Recommendations to help your workers to stay safe:

Heat and Sun Safety

- Make sure your employees know how to recognize and respond early to heat illness symptoms.
- Advise workers that they are not to ignore any discomfort or other symptoms they are experiencing, but must report these problems immediately to their supervisor
- Train your workers in first aid
- Acclimatize workers by gradually exposing them to work in a hot environment for progressively longer periods.
- Allow workers to take frequent short breaks in cool shade.
- Provide cool water.
- Reschedule hot jobs for the cooler part of the day.
- Avoid requiring excessive lifting, climbing, or digging with heavy objects in the heat.
- Have workers cover up with loose-fitting, long-sleeved shirts and long pants; a wide-brim hat; and UV-absorbent sunglasses that block 99-100% OF UVA and UVB radiation.
- Supply sunscreen with a sun protection factor (SPF) of at least 30 for workers to apply throughout the day.

Read on.....[CLICK HERE](#)

Agility Disaster Recovery

Only one thing is more devastating than a prolonged business interruption. **Ignoring It!!!**

Disasters happen! **How would your Business Survive?** Agility Recovery Solutions has a 100% success rate, including 40 recoveries in the wake of Hurricane Katrina. View the [Interactive Brochure](#) then scroll to the bottom of the page and click on IBrochure. **It's worth the time.**



Call us Today!

See how we can help you better protect everything you have worked so hard to achieve!

(905) 525-7259 / 1-800-661-1518

Visit our interactive website at: www.danlawrie.com

**Dan Lawrie
Insurance Brokers Ltd.**

THE NAME YOU CAN TRUST FOR INSURANCE

*The contents in this Newsletter are guidelines only,
always seek professional advice tailored specifically for your firm.*





Today, with a **staff of over 85 dedicated professionals** in personal and corporate insurance and related financial services, 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.**

E. & O. E.

[Forward email](#)

 **SafeUnsubscribe®**

This email was sent to dli@danlawrie.com by 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