



The Ostic Group would like to offer our best wishes to you and your family during the upcoming holiday season!

In recognition of the holiday season, our offices will be closed on the following days:

- December 24 (Closing at 2:00)
- December 27 (Christmas Day)
- December 28 (Boxing Day)
- December 31 (Closing at 2:00)
- January 3 (New Year's Day)

Other than the dates listed above, our offices are open during regular business hours to help serve you. In case of an emergency after hours claim please call our Claims Alert Hotline toll free at (888) 224-5677

Flood or Sewer Back up ...

What's the difference? Quite a bit actually; one situation is covered by insurance and the other is not! Flooding can be caused by melting snow, an overflowing river, stream, or rainwater run-off. Excessive ground-water build up that enters your home via leaks or seepage is also considered a definition of flooding. Whether aided by wind or an act of God, damage caused to your home by flood is not covered

Most homeowners' policies will cover other types of water damage provided the cause is "sudden and accidental" and is not caused by freezing. This could include an overflowing toilet or a burst water pipe. Water entering the home from leaks, cracks, and seepage are considered to be the responsibility of the owner and should be prevented through routine residential maintenance.

Sewer back up occurs when massive volumes of water enter the municipal sewer drainage system. The system cannot handle the additional water volume and will empty into your basement once the water level rises above the level of your basement drains. Sewer and septic tank back up endorsements are present on most of our policies covering homes. If you are unsure as to whether you have this coverage or wish to speak with us about any of your insurance needs then please contact US. (Source: The Dominion Insurance Co)

Here are five helpful steps to help limit this type of damage to your home:

- Use back flow valves on your basement drains to prevent sewer back up
- Install a sump pump and test it regularly
- Store items off the floor in plastic containers to protect them
- Clears your eaves and downspouts to allow water to flow away from your home's foundation
- Make sure your lot is graded properly to help with proper water flow.

License Plate Renewals & Insurance

Some people question why they need to verify their automobile insurance policy when renewing their annual license plates for their vehicles.

Automobile insurance is mandatory in Ontario and if caught operating an automobile on a public road with no insurance you will face fines that start at \$5000.

In an effort to help reduce the number of uninsured motorists on our public roads, Ontario's Ministry of Transportation (MTO) has recently implemented an electronic verification system that will provide immediate, on-the-spot confirmation of automobile insurance when you go to renew your license plate sticker. This program came into effect on November 29th. It is a project developed jointly between the Ontario government and the Insurance Bureau of Canada in an effort to help reinforce that driver's hold valid, up-to-date insurance on their vehicles.

(Source: Canadian Underwriter-Nov 11, 2010)

Thinking of Buying a Car and Need Some Helpful Advice...?

We are here to help. As your insurance broker it is our job to provide you with advice and help guide you through the fine details of automobile insurance. Your insurance costs could vary greatly depending on the type of car you are going to purchase. In cooperation with the Insurance Bureau of Canada, we have provided a list of how most cars will "Measure Up". Please visit our website to view or download a copy – it may help in your purchase decision !!

www.theosticgroup.com

Planning a Trip To The US?

Here are a few tips that may help your trip feel more like a vacation and less like an adventure!

- Make sure to remember your passport or similar compliant documentation like the new enhanced driver's license (EDL) or Nexus Card. These requirements came into effect in June of 2009
- Be aware that you must declare any meats, fruits, vegetables, plants, seeds, and animals you have in your vehicle or are carrying, including checked baggage and carry-on luggage.
- Make sure to carry your valid Driver's License and proof of insurance. An up-to-date pink insurance liability slip includes important telephone numbers and proves you have insurance.
- If you are considering renting a vehicle, it is a good idea to extend coverage from your own Ontario automobile policy to the rental vehicle. By adding an OPCF 27 to your auto policy, you won't have to worry about buying extra insurance when you rent a car anywhere in the United States or Canada. Give us a call and we can provide additional advice on this coverage.

Like Ontario's hands-free law, many states have banned the use of cell phones while driving. The states of Illinois, Massachusetts, Michigan, New Mexico, Ohio and Pennsylvania even allow cities or regions to implement their own bans. Be safe and smart and avoid electronic distractions while behind the wheel.

It's impossible to know when, where or if you'll get into an accident, but if you do, call us toll free on our 24 hour claims line and we will help guide you through the claims process. (Source: IBC)

Toll Free: (888) 224 - 5677

The Need to Save !

Each year when "RRSP Season" is upon us, many Canadians who haven't started a Registered Retirement Savings Plan (RRSP) consider the benefits of setting one up. Those who already have an existing RRSP usually take some time to decide how much they can contribute to their plans and what types of investments will suit their needs. Many procrastinate throughout the year, waiting for the contribution deadline to be in sight before considering their options. The start of a new year is not the only time you should concern yourself with your retirement plan.

The need to save for retirement hasn't gone away. In fact, planning for the future is more essential now than it has ever been. More importantly, it is something that deserves attention beyond the first sixty days of each new year, when RRSP contributions can be applied against your earned income from the previous year. Consider making it your New Year's Resolution to invest some time in your retirement plan.

Given the inconsistent and disappointing returns the equity markets have generated over the past few years, many have found their retirement plans derailed. In order to recover from an event like this, it is crucial to pursue the strategies that have the highest probability of working.

Waiting for the markets to "return to normal" before you start to invest (again or for the first time) is not an option if you want to be successful in funding your dream retirement. In fact, times like these present a tremendous opportunity in your long term planning. Working with a professional planner can help you make smart choices around your RRSP contribution. Learn about other tax advantaged tools to maximize your value as they apply to your own personal financial picture. One of the financial professionals at **Ostic Financial Group Limited** will be happy to help you determine the right investment strategies for you based on your needs, level of risk tolerance, and investment time horizon.

If you don't have a plan yet, don't ignore it any longer. Circumstances will change, but the need to save for retirement will not go away. The longer you delay, the more difficult it becomes to make your retirement dreams a reality - unless you win the lottery. We can help you improve these odds.

Community Involvement

The Ostic Group remains involved in our communities through charitable and non-profitable donations. Here are just a few of the organizations and events that we have supported this year:

- Grove's Hospital Foundation
- Upper Grand Learning Foundation
- St. Andrew's Walk for Cancer
- Haiti Fundraiser
- Guelph and Fergus Food Banks
- Ride for Dialysis
- Dufferin County Big Brothers & Sisters
- Community Safety Net
- Marden Field House (Guelph)
- Elora Lions Christmas Parade
- Shelburne Lions
- Alma Optimist Community Hall
- Puslinch Community Hall
- Canadian Open Fiddle Contest
- Support of multiple community sport organizations
- Guelph Santa Claus Parade
- 2010 Adopt-A-Family
- ARC Industries in Guelph

This is our way of saying **"Thank You"** by supporting the people and businesses that have helped support us over the past few years.