



Love your Baby?

Classic, Antique, or Custom
– We can help protect it !



Collector Car Insurance™

Summer Is Just Around The Corner ... !

It is time to start thinking about rekindling that passionate relationship you have with your antique, classic or customized car. Winter is over and the warm summer weather is soon to be a reality. Our professional relationship with Hagerty Collector Car Insurance allows us to tailor fit coverage for your needs so you can spend time with the one you love knowing you are covered.

What's hiding in your garage? Frame-off restoration? Customized Rod? ... or simply a well preserved piece of automotive history. We will work with you to determine the best coverage so you have complete security when you pull your Baby out for some summer fun.

Give us a call ... we are passionate about cars! (800)551-3651

Four Myths About Automobile Insurance ...

Most insurance is relatively straightforward. But, like any industry, myths exist regarding certain aspects or issues that clients encounter with their automobile insurance.

As your broker, it is our job to help you sort out the various questions you may have by addressing a few of the industry issues you may encounter. Some common insurance “facts” are actually “fiction”!

Myth One – A red car is more expensive to insure.

A shiny new red car will not send your insurance premiums in an upward direction. The type of car you drive, the make, model, and age are all relevant factors . This combined with the driver's history, age and commuting distance to work are factors that will impact your insurance premiums. Colour does not enter the equation.

Myth Two – Older drivers pay more.

Another good myth. Most older drivers (typically those over the age of 55) have access to available discounts like “safe driving” or “retired” discounts.

Myth Three – I am covered for everything no matter what.

There are optional benefits on your policy and it is important to be aware that a base-level policy may not cover every possible event. Be careful when you consider removal of some optional benefits from your policy as a method to reduce costs as you will also be reducing coverage.

Myth Four – I can use my personal car for business.

Self employed clients may not be covered by a personal automobile policy if they are using their vehicle for business purposes, or if they allow their employees to use the vehicle while on the job.

Fact ... we are here to help. Give us a call when you encounter a question or situation that you think could be a myth!

Article: Canadian Insurance Top Broker (March 2011)

Seven Important Questions ...

Each question has an impact on your insurance coverage and your needs depending on any changes that may have occurred over the course of the last few months.

As your insurance broker, it is our job to provide the best available coverage for you, your family, and your valuable assets. Changes in the status of any of these items may result in the need for an insurance “check-up” to verify that we are up to date on your needs and requirements.

Here is the seven question check list –

- 1. Marriage or Divorce:** A wedding usually implies a new address or changes in your homeowners coverage. Auto coverage is also an area to review as discounts may apply for multiple vehicles in the household. The same holds true for a divorce as couples try and separate assets like property, valuables, and jewelry.
- 2. Growing Family:** A teenager in your family with a newly obtained driver's license will add a new dimension to your automobile insurance needs. If a teenager has their own car and lives at home, it is often best to keep the insurance with the same company as the parents to take advantage of multi-car discounts.
- 3. Home Renovations:** Changes and updates to a kitchen or a newly renovated basement could require a home policy review for coverage.
- 4. Vacation / Seasonal Property Purchase:** Purchase a new cottage or chalet? It is important to let us know as vacation homes need adequate coverage even though they are occupied only part time.
- 5. Holiday Gift Purchases:** Recent purchases of expensive jewelry, art, or electronics should be reviewed to ensure proper coverage under your home owners policy.

Article: Canadian Insurance Top Broker (March 2011)

Hope is Dead (or not?) Excerpted from a conversation with Geoff MacDonald Feb.22 / 2011

As a saver or investor, you might not believe it but it's a good thing people don't have a whole lot of hope in the world economy right now. You should get really excited that, even though world stock markets have gone up for the past two years, people are still really nervous for a whole bunch of reasons.

Worries:

- Don't want to lose money for the third time in 10 years
- Haven't made money in X years
- Issues in Greece, Spain, Egypt, Libya
- Inflation / Deflation, unemployment, energy prices, etc

The investing public is basically caught up with all the “noise” and they're dealing with their own emotions as well. All those factors and worries that are out there, are causing some dislocations in equity markets. If no one was worried, and everybody thought there was a very bright future, there'd be no money for us to make for you!

Hope isn't necessarily “dead”, but the fact that people are still not all that hopeful, and they're still worried for a whole variety of reasons, is a “Wonderful – Wonderful – Wonderful” situation for long term investors to be in. This allows EdgePoint to buy stocks from people who aren't thinking about the future. And that's what investing clients want us to do!

- 6. Purchase of New Equipment:** Most new additions to the tool shed do not require any extra coverage. However, a new tractor or riding lawn mower should be reviewed to ensure your investment is covered.
- 7. A Home-Based Business:** The recent up and down nature of our economy has resulted in more home-based businesses. A standard home policy may not provide the right amount of coverage or the necessary liability coverage needed when running a business.

These are but a few of the questions that we can help you deal with when you are presented with unique changes in your life.

Please give us a call – we are your broker and we are here to help you navigate your insurance pathway!

If you have a 3 to 5, or 10 years or longer horizon, this is a wonderful time to be invested. The free cash flow yield advantage of the businesses we own is wider today, against long term bonds than it's ever been. This is setting up our investors to do really well for a long period of time.

Geoff MacDonald is a founding partner, Chief Investment Officer and Co-CEO of EdgePoint Investment Group Inc. and Portfolio Manager of the EdgePoint Portfolios. He was honoured as a “Young Global Leader” (2009) by the World Economic Forum. “EdgePoint” is one of the fastest growing Investment Firms in Canada.

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