



Insurance for Groups

Celebrating the holiday season safely

BrokerLink is proud to offer exclusive home and auto insurance premiums to members. Talk to one of our group insurance advisors for all your insurance needs.

The holiday season has arrived. It's time for good food, time off work, finding that right gift for a special someone and spending quality time with others. It's also a time to ensure that you have everything covered in the event something unexpected happens.

Thinking of leaving home during the holiday season? If you are traveling during the holidays, it's important to know how often your property needs to be checked while you're away. Your advisor will be able to review your policy to determine the specified time frame required to keep your coverage unaffected. If you do not have your property regularly checked and something occurred, such as a flood, your insurance may not cover repair costs. Always assign a neighbour, or nearby friend or relative, to check your property on a daily basis. It's also a good idea to have your inspector shovel snow from your footpath to eliminate any liability issues and obey local bylaw requirements.

Are you avoiding the stores and shopping online for gifts this year? Shopping online has become more and more popular. This has increased the opportunity for identity-theft scams. Always purchase items through a secured website (secure websites start with "https" at the beginning of their address and display a closed padlock symbol) and do not enter personal information while you are on public WIFI or a low-security network. If you have your identity stolen, there could be costs to regain it, such as legal fees, so it's a good idea to have identity theft insurance in place for added protection.



Do you leave Christmas lights on all night? It is recommended that you do not leave your Christmas lights on for any extended periods of time. Christmas lights should not be left unattended, as they can cause a fire. Consider investing in an automatic timer, which will turn the lights off for you.

Is baking a holiday tradition in your family? Most families tend to do more cooking and baking during the festive season. This can lead to a greater risk of a fire. Remember to never leave your stove or oven unattended while it's on. Be sure to stay in the kitchen when you have something cooking. Always keep a fire extinguisher available near both your kitchen and your fireplace, this will aid in putting out a fire as soon as it starts. Learn more about kitchen fire safety here.

Does your home have a gas or wood-burning fireplace? During the holiday season a fireplace is a focal point to gather around with family and friends. Always be vigilant when operating any heat source and make sure you have precautions in place to keep your home safe. Keep the area around your fireplace free from decorations and other combustible materials. Test all your smoke and carbon monoxide detectors on an annual basis. Never leave an active fireplace unattended. You should always fully extinguish the fire or turn it off before going to bed or leaving the house. Keep reading about fireplace safety tips during the winter season.



From all of us at BrokerLink, stay safe and enjoy this holiday season!

Rest Assured, BrokerLink Has You Covered*

1.833.998.3798

groupinsurance@brokerlink.ca

BrokerLink.ca/UTE51

