

Lower Beverley Lake Association
Founded in 1932

2025 SPRING LOON CALL

LBLA, PO Box 92, Delta Ontario K0E 1G0

Letter from the President

Hi everybody,

Spring has sprung, the grass has riz, I wonders where the birdies is. And if they're loons, the answer is "wintering off Newfoundland or New England" because spring hasn't really sprung yet. But it is on the way, as are the loons and we seasonals, who look forward to seeing our fellow migrants and you year-rounders.

We especially look forward to seeing you as volunteers and Board members. Your Association is very busy with activities from shoal markers to the annual picnic and we're always looking for new ideas and more hands on deck. Including particularly a new Secretary and Treasurer (see p. 2 description).

It takes a lot to protect a lake, and we thank everyone for putting used fishing line in the receptacles we installed in 2023, and resisting the impulse to put in anything else. We're also actively monitoring water quality, from dissolved oxygen to phosphates, and the more sites the



better, and keeping an eye on development on our lovely but frankly already crowded lake.



Upcoming Events

PLEASE check our website www.lbla.net before an event to be sure it is happening as scheduled.

Beverley Lakes Angers' Meetings (BLAMs)!

Please join us at the "BLAMs!" You do not need to be an angler to be concerned about the lake. These meetings will interest anyone who loves and enjoys either of the Beverley Lakes. Stop by and find out what your friends and neighbours are doing to keep these lakes pristine and tranquil... a major concern for everyone. Tom Heinze of the LBLA is hosting both meetings.

Wednesday June 11, 7:00 pm

Bradford Pavilion (in the Township Park), Lower Beverley Lake Park Road

Wednesday July 23, 7:00 pm

922 Kendricks Lane (off Short Point Road), Lyndhurst



**Lower Beverley
Lake Association**

Annual General Meeting

July 9

6:30 for 7:00

Snacks/social

Business

Delta Old Town Hall

All are welcome

Letter from the President, cont.

In 2024 we also replaced some of the well-used and worn-out loon platforms to welcome back our feathered friends and their new chicks. And we keep in touch with other lake associations about things like how to identify invasive species and what to do once you have.

It's all part of the fun, along with Bach on the Beverley concerts, events for kids and some serious dock-or-deck inactivity. You can find information on these and other matters on the website at <https://www.lbla.net> as well as elsewhere in the newsletter. Hope to see you in the kayak, on the deck and at our Annual General Meeting. If you want to join in or share ideas, let us know.

Happy 2025, everyone.

John Robson, President, LBLA and aspiring loon
jr@johnrobson.ca 613-255-5491

P.S. New Volunteers Needed

We really need volunteers for a variety of things. Please don't wait for someone else to step up while they wait for you. LBLA only works if people give their time and opinions. We need:

- **A Secretary** to attend the 4 to 5 meetings a year and write up the minutes. This position will start after the AGM in July.
- **A Treasurer** to do the financials etc.
- **A Director at large** to contribute ideas and assistance on all LBLA activities.
- **Road Champions** for **LB7A, LB9, LB10&11** to check in with new residents, give them a welcome bag and getting contact info.

Emergency response on the lake

In 2024 we gave local police, fire and EMS a detailed lake map to help them respond quickly and accurately.

All three find the [What3Words](#) app very helpful in locating folks in distress, especially on an island, on the lake, or in the woods. Please consider downloading it and having your location handy if you need to call 911.

2025 Events, cont.

Delta Parade

Sunday July 27

The LBLA will be providing a float for the parade as we traditionally did before it was cancelled. We await the theme from the fair organizers but ideas, props and participants are welcome.

Youth Event/Annual Picnic

Saturday August 2, 12-3 pm

Fun and good food for all ages at Kendricks Park with the Youth Event from noon – 1:00 p.m. then picnic with barbeque served (bring a potluck dish). There will be a corn hole toss, water testing display and we're working on a possible petting zoo, pony rides, fire engine and Frontenac biosphere exhibit.

Lake Clean-up

Saturday August 9, 10 am - noon

Volunteers are asked to meet at the Delta Mill Creek boat ramp where they will be greeted by a coordinator from the Lower Beverley Lake Association. Everyone is welcome! No experience is necessary. Just come and we'll all get out there to find lake debris and bring it back for disposal.

Bach on the Beverley – 2 free concerts!

Saturday August 23, 3 pm

Furnace Falls Farm, 504 Old Briar Hill Road, Lyndhurst

Sunday August 24, 2 pm

Red Brick School, 3 Halliday Street, Elgin

Come celebrate the music of one of the great musicians of all time in an informal setting. The performers

include cellist Gayle Klaber (Cleveland,

Ohio), violist Harold Levin (Fairfax, Virginia), and LBL's own oboist Thomas Heinze (Scranton Pennsylvania).

The program is open to the public at no charge.

A free-will offering will be collected to benefit to the music program at Rideau District High School.



Volunteers

Thank you to everyone who has volunteered.

Board of Directors:

President – John Robson
Vice-President – Vicki Woodside-Duggins
Treasurer – Judith Sammon
Secretary –
Past-President – Lynne Jeffries
Director(s) at Large – Mark Ready, Tom Heinze
Membership/Data management
- Susan Seebeck
Water
- Dave Champagne, Tom Heinze, Derek Wainwright

Events/Activities coordinators:

Annual Picnic – Eamon O’Leary
Annual Meeting – LBLA Board
Lake clean-up – Dave Duggins
Website & Facebook – Lynne Jeffries
Newsletter – Anne Van Der Karr
Welcome bags – Lynne Jeffries

Shoal Markers:

Errett Brown, Eric Bull, Sheehan Carter, Lynne & Brian Jeffries, Ken Jeffries, Dave Osborne

Loon Platforms:

John & Joan Childs (coordinator), Pat Greenhorn, Climie Family, Scott Faurschou, Tom & Debbie Hamilton, Gus Brown

Road Champions:

LB2 & Coons Road: Pat Greenhorn
LB5: Toni Brown
LB12: Lynne Jeffries
LB13: Keith Hubbard
Cedar Sands: Richard Monks
Kendricks Lane: Linda Kennedy
Short Point Rd & Cook St: Linda Kennedy
Lake Shore Drive: Al Brown
Railroad St: Sharon Olivo & Nancy Penstone
Pilgrim Lane Network: Leslie Climie
William Street: Fred & Sharon Olivo
White Birch Lane: Deb D’Angeli

Bach concerts, cont.

If you like music and would enjoy a program of true professional performers in a relaxed and informal setting these are concerts you won’t want to miss!

On the website

As always go to lbla.net for lots of good LBL specific and regional info. Corporate sponsor forms also are available on the website.

Also on the website is the LBLA [membership form](#).

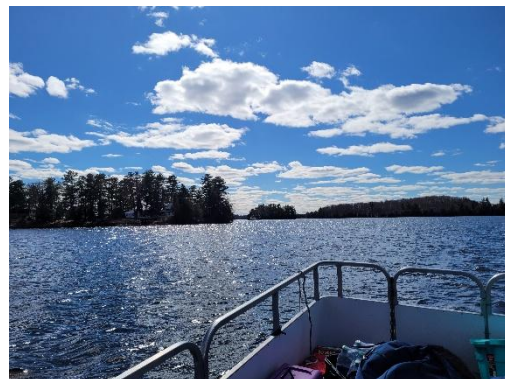
Pay online via PayPal or print the form and mail it with payment. **Your membership makes a difference.**

Township e-newsletters

If you’re interested in events and information about Rideau Lakes, you can sign up for a monthly e-newsletter with events and township news. Here is the link for signing up. Open of the digital newsletters at <https://www.rideaulakes.ca/live/public-information/newsletters> and in the opening section there’s a link to sign up.

There’s also a newsletter for TLTI events and information at <https://www.leeds1000islands.ca/en/living/township-times-newsletter.aspx> and click on “Receive Email Updates”.

See you soon!



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INTERESTED IN BECOMING A CORPORATE MEMBER?
 CHECK OUT OUR WEBSITE <http://www.lbla.net> OR EMAIL
Lynne.jeffries@comcast.net TO FIND OUT HOW.



FOCA

Federation of Ontario
Cottagers' Associations

MEMBER BENEFITS – access codes provided to Members!

Offers from our Sponsors and Partners:



FOCA members can access cell and 5G home internet **Rogers Preferred Pricing!** Get savings on primary or additional lines, no-roaming US plans, home internet bundles, or device financing. Also, ask about a seasonal plan.



NEW! Kokomo Botanical Resort, Turks & Caicos: members receive a **\$100/day voucher** for your first stay if you book by May 31, 2025 using the exclusive FOCA code at checkout.



NEW! Use FOCA's **Member Discount Code** when reserving your next stay on the Park'n Fly app or at www.parknfly.ca. You can even earn Aeroplan points. Plus, join Park'n Fly Rewards for points and perks on every eligible stay.



Cade Associates Insurance Brokers offer a discounted FOCA rate on **liability insurance** for your Association, plus exclusive access to **CottageFirst** – the group insurance plan for member families:

Road or Directors' Insurance:

FOCA's popular Association Liability Insurance Program (underwritten by Aviva Canada) has coverage options for Lake or Road Associations, Land Ownership Groups or Trusts, plus coverage options for Directors & Officers. INCLUDES a free **Legal Helpline** for the Association; contact Cade for access. FOCA Member Associations get a **discount!** cadeinsurance.com/foca

CottageFirst Insurance:

The first group program dedicated to cottagers, exclusively available to FOCA members! Get great coverage from Travelers on your cottage, home, boat, car and more. Members have reported **improved coverage and substantial savings** by bundling in CottageFirst. cottagefirst.com



Contact Cade Associates Insurance Brokers about any of these insurance products:
1-844-CADE-1ST (local 416-234-9980) for a no-obligation quote.



Canadian Canoe Museum: FOCA members get **25% off** any annual membership purchased for the newly reopened **Museum!** Members use our **special FOCA code:** at checkout to access this discount.



FOCA members get 1 year of the print & digital Cottage Life **Magazine** for the **special price** of **\$24.95** with our code. Also get **\$3 off** Cottage Life **Show tickets:** purchase online and apply FOCA's unique **discount code** before shows.



Access cardiac safety equipment and training offers - members get a **discount!** Read about [indoor & outdoor AED options](#) (PDF, 2 pages) and the current offer on [Phillips](#) and [Zoll](#) AEDs. Members are provided with access details.

Members also attend FOCA **events** at a reduced **member price** or **FREE** in the case of FOCA's popular **Cottage Succession** Seminars with estate lawyer Peter Lillico. See our events: foca.on.ca/events/

Offers current @ January 2025; subject to change over time. Visit <https://foca.on.ca/benefits> for updates.

MEMBER BENEFITS

FOCA's Network & Member Value

FOCA is the province-wide umbrella group for Ontario's waterfront community – whether seasonal or permanent residents. Our members are more than 525 lake, camp, cabin, residents, and road associations across the province, representing a total of 50,000 member families.

Our united voice carries weight on issues that matter.

Over the years, members have answered FOCA's "**calls-to-action**" to contact government on important issues including acid rain, voting rights for seasonal residents in municipal elections, the gradual phase-in of changes to property tax assessments (in a 4-year cycle), and the end of the seasonal rate class for electricity pricing. That advocacy effort alone saved 84,000 affected seasonal families thousands of dollars, when the Ontario Energy Board agreed to phase-in changes over 10 years to prevent bill impacts of more than 10% per year. FOCA also lobbied for seasonal owners' rights to shelter at their waterfront residences during the pandemic.



FOCA is the hub of a **network of peers**, serving lake and road associations, while protecting the waterfront environment for future generations of families to enjoy. Association members access resources: foca.on.ca/association-bmps/

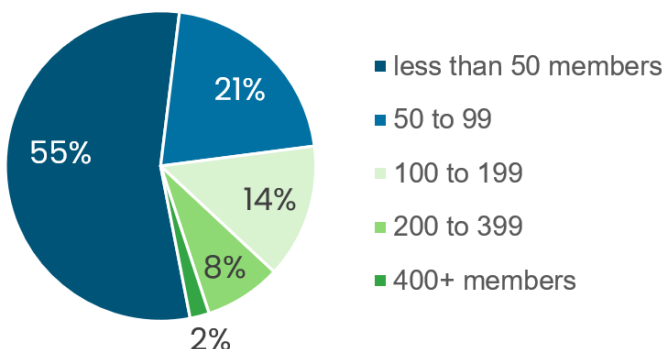


FOCA works year-round on **priority topics** that affect waterfront residents AND healthy waterfronts. Learn more about hot topics, long-standing files & FOCA's **environmental programs**: foca.on.ca/issues-programs/



FOCA is the voice of the waterfront to government, the media, and science & research partners. Read FOCA **reports** on septic systems, short-term rental, preventing invasive species, wake and healthy shorelines: foca.on.ca/publications/

How large or small are FOCA's member associations?



Become part of the FOCA network!

Contact us: info@foca.on.ca 705-749-3622

What are association peers saying about FOCA?

"What would I do without FOCA for advice? Thanks for **sharing others' winning ideas**."

~Jayne C., Association Member

"A very big thank you to FOCA for providing us with valuable resources for our lake association. **We promote our FOCA membership as an excellent benefit to members, and a well-spent part of the annual membership fee.**"

~ Kate O., Association Member

COTTAGE INSURANCE TIPS



Every one of us knows that our cottage is unique! For many reasons, cottage properties are very different from homes in the city, which makes it extremely important that both you and your insurance provider understand the needs of your cottage property. No two cottage insurance policies will be exactly alike, but the following are some important considerations for you to review to make sure that your cottage and your family are properly protected.

COTTAGE INSURANCE TIPS

Rebuilding Values

The purpose of an insurance policy is to repair or rebuild your cottage in the event of a loss. The limit of insurance shown on your policy should reflect the cost to completely rebuild your cottage following a total loss. While many of us made additions and changes ourselves to our cottage, when rebuilding after a loss your Insurer must make use of local contractors to complete the work. In most cases, policies will provide a 'replacement cost' coverage, which commits the Insurer to rebuild the cottage with materials of a like kind and quality, and without deduction for depreciation. Cottages accessed only by water face even higher costs of construction when factoring in the rental of barges and specialized equipment. Considering these expenses, a sufficient limit of insurance is critical. To ensure your policy provides sufficient coverage, cottagers are encouraged to obtain a rough estimate from a local contractor of the cost to rebuild their own cottage. Market valuations, such as real estate estimates or tax evaluations are not reflective of rebuilding values.

Coverage

Not all cottage insurance policies are created equal. There is a wide range of products in the industry from very limited coverage to very broad coverage. When a policy provides "All Risk" coverage, it is very broad, limited only by the specific exclusions within the wordings. By contrast, "Named Perils" coverage specifically lists those perils against which the policy provides protection. However, while they are inherently more limited, many "Named Perils" based policies can meet the needs of cottagers. All policy holders should take time to read through their policy to ensure they understand the coverages provided. In particular, cottagers should look for policies that provide coverage from perils such as: Falling trees and other objects; Vandalism & malicious acts; Theft; Building collapse; and Damage caused by bears, in addition to those more common perils, such as: Fire; Lightning; and Smoke.

Liability

Liability insurance responds to claims of bodily injury or property damage suffered by third parties arising from your personal actions or the ownership and use of your property. Cottages, with their natural terrain and easy access to water, are more likely than urban homes to be linked to a liability claim. Increased liability limits are available, often at minimal cost, and are encouraged for cottage property owners.

Watercraft liability insurance requires your attention, as cottage policies may offer limited or no protection for powered boats. Regardless of the value of the watercraft itself, it is critical that cottagers ensure that adequate liability insurance is in place to respond to injury to third parties related to their watercraft. This protection is part of most watercraft insurance policies, or may be available as an add-on to your cottage insurance policy. Whether or not you chose to insure your watercraft against physical loss, ensuring that proper liability coverage is in place is crucial.

Personal Umbrella Liability insurance policies should be considered as part of every cottage owner's insurance portfolio. An Umbrella Liability policy provides excess limits of protection for a relatively low cost, over the primary liability limits already included under your personal insurance policies. For example, your underlying liability limits on each of your personal policies is \$2,000,000. You purchase an Umbrella policy with \$3,000,000 limits. Your watercraft is involved in a serious accident causing significant injuries to someone. You are sued for \$5,000,000 for your negligence arising out of the ownership and/or operation of your boat and the courts award \$4,000,000 in favour of the injured person. Your Umbrella liability policy will be triggered to provide the necessary additional \$2,000,000, avoiding the need to liquidate your personal assets to pay the claim.

Fire Protection

Insurance companies often use terms like 'semi-protected' and 'unprotected' on their policy documents to indicate how a cottage is rated and what coverage is afforded as it relates to the distance by road from your cottage to accessible, professional and/or volunteer fire hall protection, and whether that protection has access to your cottage year round. In order to avoid any surprises, with respect to coverage should a claim occur, it is important that you review your existing cottage insurance policy documents to be certain your Insurer's understanding of your cottage's proximity to fire protection is correct. While many lake and cottage associations do an excellent job of providing portable fire pumps for their members, and despite the close proximity of a cottage to large bodies of water, these are not considered reliable sources of protection by the Insurers.

Woodstoves & Cottage Heat

Cottagers across the province enjoy the heat of a woodstove in the colder months of the year. Whether your cottage uses wood as its primary source of heat, auxiliary heat, or simply for ambiance, Insurers vary as to their approach to woodstoves. Proper risk management and steps to maintain your woodstove will help make it easier to arrange insurance for your cottage.

- Woodstoves should be professionally installed and have a metal plate with the mark of a regulatory body (eg. ULC, CSA, etc.).
- If you cannot find a plate or if the woodstove was not professionally installed, arrange for a WETT-certified technician to visit the property and inspect the stove at www.wettinc.ca.
- Have your chimney cleaned at least once a year - more if you are a frequent user of your stove.
- Keep a fully charged Class A fire extinguisher nearby and be sure to test all smoke and carbon monoxide detectors regularly.
- Use properly dried hardwoods as fuel for your fire, such as maple, beech, ash, hickory, or oak.
- Never use gasoline, charcoal starter fluid, or other flammable liquids to start your fire.
- Ashes should not be allowed to build up in your stove. Ash buildup can eventually block the air intake from the draft registers and reduce the efficiency of your woodstove.
- For the extra ashes, have a metal container nearby and let them cool completely before disposing of them.
- Store wood and flammable objects safely away from the wood burning appliance.

Even if you take all of these precautions, over time burning wood leads to the buildup of Creosote. Creosote can take the form of a sticky liquid, a flaky, black deposit, or a hard tar-like substance. It is a highly combustible and unsafe substance which, if left untended, can lead to a chimney fire. The only line of defense against Creosote is regular woodstove maintenance and chimney cleaning.

Wood Energy Technology Transfer Inc. (WETT) is a non-profit training and education association managed by a volunteer board

who manages the WETT program. WETT-certified technicians should inspect your woodstove when installed, when purchasing a new cottage with an existing woodstove, or if you have an older woodstove that may no longer meet current safety standards. These technicians will make recommendations to ensure that your woodstove is operating safely. Insurance companies may require a completed questionnaire to insure your cottage with a woodstove or, in some cases, may require a WETT inspection if one has not been conducted.

CottageFirst - Personal Insurance Program

If you are a member of your local lake, cottage or road association, you have access to CottageFirst, the group insurance program built for and offered exclusively to FOCA members. CottageFirst is an excellent, cost effective packaged insurance solution for cottage owners, designed with an attractive FOCA membership discount applied to each of your bundled home, cottage, watercraft, automobiles and other personal insurance policies.

CottageFirst was designed first and foremost for cottagers, and provides one of the broadest forms of coverage available. Coverage for your cottage property includes damage against the perils of windstorm, theft, falling trees and other objects, damage by bears, and collapse due to snow-load, but we don't stop there. Under CottageFirst, we offer comprehensive coverage for your home, insurance on valuable collections, and high limits for personal umbrella liability policies, all available to complement your specific insurance needs.

For more information about CottageFirst, or to speak with one of our brokers about reviewing your insurance needs for your home and cottage, visit our website or call our team at:

www.cottagefirst.com or 1-844-223-3178 (CADE 1ST)

FOCA - Federation of Ontario Cottagers' Associations

FOCA's mission is to protect thriving and sustainable waterfronts across Ontario. Today, FOCA has more than 500 member Associations across Ontario representing 50,000 waterfront families. Environmental information above is an excerpt from the FOCA Healthy Waterfronts guide. For resources like this and more, visit www.foca.on.ca.

Cade Associates Insurance Brokers Limited

Cade Associates is proud to be FOCA's insurance partner, providing exclusive group insurance programs to FOCA members. Most of Ontario's Cottage and Road Associations are insured under FOCA's Association Liability and Property Insurance program, and individual cottage owners are switching their personal insurance policies to CottageFirst, taking advantage of the new comprehensive, cost-effective group insurance program with FOCA. For more information on these two programs visit: cadeinsurance.com/foca and cottagefirst.com.

Understanding Your Insurance

Insurance can be complex. Whether insuring your home, condo, apartment, cottage, automobiles, watercraft, or business, the policy you purchase is an important component of your financial security. While it is always recommended that you contact your Broker for assistance, it will take only a few moments to at least familiarize yourself with your own insurance policies and the key features of coverage they provide. There are several resources available to help you, including the new “**Know Your Policy**” campaign by the Insurance Bureau of Canada

To learn more about the Insurance Bureau of Canada’s campaign:

Know Your Policy

The following is a brief guideline to get you started.

How To Read Your Insurance Policy

When reading your policy, there are four primary sections:

Policy Declarations

Typically found in the first few pages of your policy document

- Defines /describes what is being insured by the policy
- Lists the coverages purchased
- Shows the limits of insurance and deductibles
- Displays the premium due
- Lists others who have interest in the policy, (mortgagees, lenders, etc.)
- An inventory of wordings and endorsements which alter the policy

Policy Conditions

Requirements the Insured must fulfill to maintain coverage

- There are Statutory Conditions with which both the Insurer and Insured must comply
- Insurance is a legal contract between the Insurer and the insured
- If the Insured breaches a policy condition, coverage may be voided by the Insurer

Insuring Agreements – Coverages applicable

Found in the policy wordings, typically immediately following the declaration pages

- Specifies what losses are covered – the wordings will indicate if coverage is all risks or named perils
- Defines with more detail what is insured, and the additional extensions of coverage provided
- Confirms the basis of settlement and defines your duties after a loss

Exclusions and Special Limits

All policy wordings contain exclusions and special limits – read them carefully

- Specifies what losses are not covered because they are excluded by the wordings
- Exclusions remove cover from certain types of property or against certain causes of loss
- Some property may be subject to special limits, such as jewellery, artwork, etc.

Understand Your Coverage

What is a Peril?

- “Perils” are causes of loss. For example: “Fire, Lightning, Theft, Sewer Backup” on a Property policy; “Collision, and Comprehensive” on an auto policy. The policy wording defines what perils are insured by the policy.

All Risks vs. Named Perils

- Named Perils coverage, sometimes called “Fire & Extended Coverages”, lists a specific set of perils for which the policy will respond with coverage. There may be several perils listed, or only a few.
- “All Risk” or “All Perils” policies are defined by their exclusions. Rather than listing specific perils they insure against, these policies list their exclusions. If not excluded, the loss is covered. This is the broadest type of policy coverage.

Important Terms

- **Deductible** – The portion of an insured loss for which the policyholder is responsible.
- **Actual Cash Value** – When settling a claim on ACV basis, depreciation of the damaged object (age, wear & tear, etc.) is applied.

- **Accident Benefits** – The Ontario Auto insurance policy provides Standard Accident Benefits available if you and your passengers experience injuries in an auto accident. There are important, optional increased benefits available for purchase that you should review with your Broker.
- **Limit of Insurance** – The total amount the insurance policy will pay in a covered loss.
- **Liability Insurance** – The portion of your policy covering claims of injury or damage to the property of others caused by your alleged negligent actions.
- **Replacement Cost** – When settling a claim, damaged property is replaced with similar property of like kind and quality without applying depreciation
- **Dwelling Limit** - “Coverage A” should be sufficient to completely rebuild your home in the event of a loss, including the removal of debris. You should review this limit with a construction contractor if you are uncertain if the limit will be sufficient.
- **Detached Structures** – “Coverage B” is the limit available to cover structures on the described insured premises, other than the principal dwelling. These might include a pool house, a cabin, boathouse, shed, or dock.
- **Unit Improvements & Betterments** – The limit of coverage for those improvements to a condominium unit in excess of the “Standard Unit Definition” found in the bylaws of the condo corporation.



CottageFirst Insurance

Cottages are unique and personal. CottageFirst Insurance was designed specifically to meet the needs of cottage owners. CottageFirst provides one of the broadest forms of coverage available for cottage properties. Your cottage structures will be insured on an “All Risks” form, while an extensive list of Named Perils protects your belongings at the cottage. Intended to be a complete solution for cottagers, through the CottageFirst program we also offer comprehensive coverages for your home, watercraft, automobile, valuable collections, and high limits for personal umbrella liability policies. Each package is arranged to complement your own specific insurance requirements. If your Cottage, Lake or Road Association is a member of FOCA, the Federation of Ontario Cottagers’ Associations, you are already eligible to access CottageFirst and to request a quote to take advantage of its exclusive discounted pricing and coverage enhancements.

Our team of brokers are ready to answer your insurance questions!

To speak with our team about reviewing your insurance needs or to learn more about CottageFirst, visit our website or call us: www.cottagefirst.com or 1-844-223-3178 (CADE 1ST)

Coverages to consider

THIRD-PARTY LIABILITY COVERAGE

You need third-party liability coverage to protect yourself in case someone gets hurt on your property or you cause damage to neighbouring properties.

CONTENTS COVERAGE

Some insurance packages automatically include contents up to a certain limit, which applies to items kept permanently at the vacation home. Anything taken back and forth – e.g., clothing – is covered by your primary home insurance policy. You can also purchase extra coverage if needed.

DETACHED PRIVATE STRUCTURES

Some insurance packages include a limited amount of coverage for any outbuildings, including boathouses, garages or sheds, but you may choose to buy additional coverage to ensure that you are fully protected.

For more information about vacation property insurance options, contact your insurance representative.



Protect your property!

For valuable tips on preventing water damage and for more insurance information, visit www.ibc.ca.

Questions about insurance?

Call us.

British Columbia, Saskatchewan and Manitoba

Toll-free: 1-877-772-3777 ext. 222

Hours: M-F 9:00 a.m. – 4:00 p.m.

Alberta

Toll-free: 1-800-377-6378

Hours: M-F 8:00 a.m. – 4:00 p.m.

Ontario

Toll-free: 1-800-387-2880

Hours: M-F 8:00 a.m. – 5:00 p.m.

Quebec

Toll-free: 1-877-288-4321

Hours: M-F 8:30 a.m. – 4:30 p.m.

Atlantic

Toll-free: 1-800-565-7189 ext. 227

Hours: M-F 8:30 a.m. – 4:30 p.m.

www.ibc.ca

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09/11

Protecting Your HOME AWAY FROM HOME

INSURANCE FOR COTTAGES, CAMPS
AND OTHER VACATION PROPERTIES



HOME INSURANCE → VISIT IBC.CA



If you're like many Canadians, your cottage is *your home away from home*.

But did you know that insurance for your vacation property works a bit differently than insurance for your primary residence?

What your insurance representative needs to know

How your vacation property is used and how often it is occupied will dictate which insurance package is appropriate for you.

How much time do you spend at your vacation property? Do you use it year-round? Do you ever rent it out?

The answers to these questions will help your insurance representative determine the type and amount of coverage you need.



Did you know?

→ You can include your vacation property on your home insurance as a “secondary” or “seasonal” location, or you can insure it separately.

→ Because of the part-time occupancy, coverage for certain risks, such as water damage or vandalism, may be more difficult or expensive to arrange. For example, if a water pipe bursts in your vacation home while it is unoccupied, the damage is likely to be more severe because no one will be there to take action.

→ Some risks **are not covered** in insurance policies for secondary homes. These include sewer backup and damage to, or loss of, food in a freezer, garden equipment, outdoor plants, trees and shrubs.

*Talk to your
insurance representative
to find out more.*



Similar, but different

Because many cottages and vacation homes are used only seasonally, coverage is usually more limited. Vacation property insurance is almost always provided as a **named perils** policy instead of a **comprehensive** policy.

COMPREHENSIVE

This type of policy covers both the building and its contents for all risks (except for those specifically excluded).

NAMED PERILS

This type of policy provides coverage only for the specific perils stated in your policy. Typical perils include fire, explosion and smoke damage.

Legal Helpline for Associations

Help with your legal questions.

When you have a legal question or are facing an issue involving rights and responsibilities under the law, it can feel overwhelming. FOCA Association insurance program participants now have access to a new benefit to provide help to your Association. As a policyholder your Association has the opportunity to speak to a lawyer and ask them your questions. This benefit is offered free of charge!

✓ Why a Legal Helpline?

Your volunteers are involved in a wide range of activities and operations on the behalf of their communities. On occasion, organizations find themselves facing an issue or a decision that may have legal consequences. With access to a Legal Helpline, your Association can consult with legal professionals to understand your rights or responsibilities and help guide decision making.

✓ What Does the Helpline Do?

The Legal Helpline is here to help answer your legal questions, provide general legal information, and give you confidence and direction as to what may happen next when you face a potential legal issue. Access to the Legal Helpline is easy and there is no limit to the duration or number of calls you can make. As it is a helpline, the lawyers are not able to review contracts or documents and cannot conduct case-specific research. However, they will review your situation to answer questions and discuss with you your obligations or rights under law.

✓ How Does It Work?

The helpline is open 8am to midnight, 7 days a week. To access the helpline:

- **Step 1:** Call 1-877-255-4269
- **Step 2:** The intake receptionist will ask the full name of your organization, the reason for your call, your contact information and available time for a call back by a lawyer. Have a brief sentence or two ready to explain the reason for your call and be sure to let them know you are looking for the Legal Helpline service.
- **Step 3:** The receptionist will provide you with a case number and advise that a lawyer will call you back as quickly as possible. Keep the case number handy – they refer to it moving forward.
- **Step 4:** The lawyer will call and will likely ask for your policy number. Please refer to Policy Number: HL0049335 (Broker – Cade Associates)
- **Step 5:** The lawyer will guide you through the phone call and provide feedback on your questions and legal rights.

The Legal Helpline is provided by DAS Legal Protection Inc.