

Lower Beverley Lake Association

Founded in 1932

2024 LOON CALL

LBLA, PO Box 92, Delta Ontario K0E 1G0

Letter from the President

Hi everybody,

Just like that it's spring, or nearly so, and the loons including this one are calling you back to Beverley Lake. What passed for the ice this winter will soon be gone and we seasonals will be back on the dock, the sundeck or somewhere on the lake. In my case as soon as the snowmobile bridge is off the Delta Creek. Welcome all, and best wishes for a fun, safe, satisfying summer.

When I say welcome, I mean as volunteers and Board members as well as fellow cottagers. Your Association is very busy with all kinds of activities from shoal markers to the annual picnic and we're always looking for new ideas and more hands on deck. Including that we'll be needing a new Secretary this July as Leslie Climie takes a well-earned break from trying to decipher and record our thoughts at our meetings.



Summer markers awaiting TLC Oct. 29, 2023 (h/t Eric Bull).



A fishing line receptacle by the Delta Boat Launch responsible boating sign August 12, 2023.

A lot goes into keeping a lake healthy, including the new used-fishing-line receptacles we installed last year, and thanks to all for putting fishing line in them and resisting the impulse to put in

(cont. p. 2)

WWW.LBLA.NET




Upcoming Events

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

Wednesday June 12 & July 24, 7 pm
BLAM's – info p3

Wednesday July 10, 6:30 pm
Annual General Meeting

Please join us in the **Old Delta Town Hall** to discuss the business of the association. Refreshments will be available at **6:30 pm** and the business starts at **7:00 pm**. The speaker this year will be Calder Schweitzer, Executive Director of the Thousand Islands Watershed Land Trust (TIWLT). The Thousand Islands Watershed Land Trust is the only land trust focused solely on the Thousand Islands watershed, which is arguably the most important migratory route for plants and animals in North America.



Lower Beverley Lake Association
Annual Meeting
July 10 7pm
Delta Old Town Hall
All Are Welcome

Letter from the President, cont.

anything else. And we're actively involved in monitoring water quality, from dissolved oxygen to phosphates, and the more sites the better.

We also keep in touch with other lake associations about things like invasive species and are always looking for ways to provide more and clearer information about how to spot them and what to do if you find one. And this year we're looking to replace some of the well-used and worn-out loon platforms with a new and better design.

It's not all drudgery, of course. We also do Bach on the Beverley concerts and other fun stuff, and find some time to relax. And 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 2024, everyone.

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

New Volunteers Needed

We need several volunteers to do a variety of things. Please don't wait someone else to step up. LBLA only works if people give their time and opinions. We are in need of:

- **Secretary.** This involves attending the 4 to 5 meetings a year and writing up the minutes. This position will start after the AGM in July.
- **Road Champions** for **LB7A, LB9, LB10&11.** That simply involves checking in with new residents, giving them a welcome bag and getting contact info.
- **Coordinator for the Lake Clean up.** If this event is to continue, we need someone to lead it. Finally, Most of our events need people to help with supplies and organization, if that is something that you are interested in helping with, *please let us know at* lowerbeverleylakeassociation@gmail.com.

Saturday July 13, 10-11 am

Youth/Family/Everyone Event

Join the Lower Beverley Lake Association at the Bradford Pavilion in the Delta Township Park. Our topic will be announced in the spring. All ages are welcome.

Saturday August 3, 1-3 pm

Annual picnic

Kendrick's Park. Join us for good food and fun! Bring a dish to share.

Saturday August 10, 10 am

Lake clean-up

We moved this event to a Saturday (with rain date of Sunday, Aug. 11) to encourage more family participation. At the current time the plans for this event are unsure. A coordinator is needed for this event. Check the website as we get into the summer.

Saturday August 24, 3 pm

Sunday August 25, 2pm

Bach on the Beverley – info p3

Volunteers

Thank you to everyone who has volunteered!

Board of Directors:

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

Events/Activities:

Annual Picnic – Eamon O'Leary
Annual Meeting – LBLA Board
Lake clean-up – [Volunteer needed]
Website & Facebook – Lynne Jeffries
Newsletter – Anne Van Der Karr
Welcome bags – Jacquie Kelly

Bach on the Beverley - Saturday August 24, 3 pm

Come celebrate the music of one of the great musicians of all times in a very informal setting. The performers include cellist Gayle Klaber (Cleveland, Ohio), violist Harold Levin (Fairfax, Virginia), and LBL's own oboist Thomas Heinze (Scranton, Pennsylvania). Location – St. Paul's Community Centre, Delta.



Bach on the Beverley
August 28, 2023

The program is free and open to the public. A free-will offering will be collected; proceeds will be given to the music program at Rideau District High School. So if you like music, and would enjoy a program of true professional performers in a relaxed and informal setting this is a concert you won't want to miss.

There will also be a concert in Elgin on Sunday, August 25, 2 pm at the Red Brick School

BLAM!! Beverley Lake Anglers Meeting

Please join us at the "BLAM!" on **June 12th** in the Bradford Pavilion of the Delta Township Park at 7:00 p.m. BLAM stands for Beverley Lakes Anglers' Meeting but you do not need to be an angler to be concerned about the lake and its water quality. This meeting 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!

Please also join us on Wednesday, **July 24**, at 7 pm at 922 Kendricks Lane (off Short Point Road, Lyndhurst). Tom Heinze of the Lower Beverley Lake Association is hosting both meetings.



Shoal Markers: Steve Brouse, Errett Brown, Eric Bull, Sheehan Carter, Lynne & Brian Jeffries, Ken Jeffries, Dana Mellon, Dave Osborne

Loon Platforms: John & Joan Childs (coordinator), Pat Greenhorn (board liaison), Climie Family, Scott Fauschou, 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

On the website

Go to bla.net for lots of good waterfront property info and LBL specific info.

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 are 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 one of the digital newsletters and in the opening section there is a link to sign up. <https://www.rideaulakes.ca/live/public-information/newsletters>

There is also a newsletter for TLTI events and information Below is the link then click on **Receive Email Updates**

<https://www.leeds1000islands.ca/en/living/township-times-newsletter.aspx>

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**INTERESTED IN BECOMING A CORPORATE MEMBER?
CHECK OUT OUR WEBSITE www.lbla.net OR EMAIL
lowerbeverlelakeassociation@gmail.com**

NOTE: offers are subject to change over time, but are current at January 2024

Members: **Login** at <https://foca.on.ca/benefits/> to see how to access the offers

Key Services provided to your ASSOCIATION:

- tips for [starting and building a successful lake or road Association](#)
- [FOCA Insurance program](#) with **Cade Associates Insurance Brokers** provides a member discount on liability coverage for Association activities, Directors & Officers, etc. *This now includes access to a [Legal Helpline!](#)*
- information on rural property issues ([septics](#), [taxation](#), [land use planning](#), [mining](#), [energy and utilities](#), ...)
- follow all FOCA's advocacy files and policy updates [here](#). Stay in-the-know with monthly [Ealerts](#) (e-news). Use FOCA [fact sheets and videos](#) in your own association publications & posts!
- FOCA's step-by-step [Lake Planning Handbook](#) for community groups
- [Association Webpage Offer](#): FOCA can create a free basic web presence for your Association
- "[Who Does What](#)" - tools & tips for working with the levels of government
- environmental programs: [Lake Partner Program](#) water quality data; prevent the spread of [invasive species](#)

Benefits & Offers available to all your Member families:

- give them your unique association link to create their own **unique Username & Password for website materials**. (The web link is provided when you join or renew your membership; or [email us](#) for assistance.)
- receive free [EAlert](#) (e-news) updates
- **attend FOCA [events & webinars](#) free, or at reduced member rates**
- learn how to start your family's [cottage succession plan](#)

Even more special offers from FOCA's corporate partners:

Use access codes or identify yourself as a FOCA member when you order:

- > exclusive access to [CottageFirst](#), the first cottage group insurance program
- > [Cottage Life Magazine](#) only \$24.95 annual rate, includes digital access
- > [Action First Aid](#): ask for the special FOCA price on defibrillators (AEDs)
- > [Canadian Canoe Museum](#) 25% off any Membership to the Museum

Need help accessing your member benefits?

Contact the FOCA office:

info@foca.on.ca 705-749-3622

FOCA is the province-wide umbrella group for Ontario waterfront property owners, representing 50,000 member families in more than 525 lake and road associations.

Our united voice carries weight on issues that matter!

FOCA's current strategic priorities:



Promoting Healthy Lands, Lakes and Rivers



Championing Affordable and Safe Rural Living



Serving Lake and Road Associations



Building Organizational Capacity & Strategic Partnerships



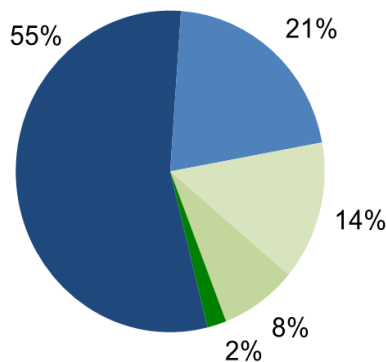
Advocating for Responsive Government



Fostering Community in Rural Ontario

How large or small are FOCA's ~500 member Associations?

- less than 50 members
- 50 to 99
- 100 to 199
- 200 to 399
- 400+ members



source: 2018 FOCA member statistics

What are your lake 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

FOCA has resources on "hot topics" for Associations, including these, and much more...

Search by keyword at:

<https://foca.on.ca/issues-programs/>

short-term rentals



boating issues and safety



finding & keeping volunteers



waterfront "etiquette"



COTTAGE INSURANCE TIPS

CottageFirst
Insurance



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.

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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.



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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](tel: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.