



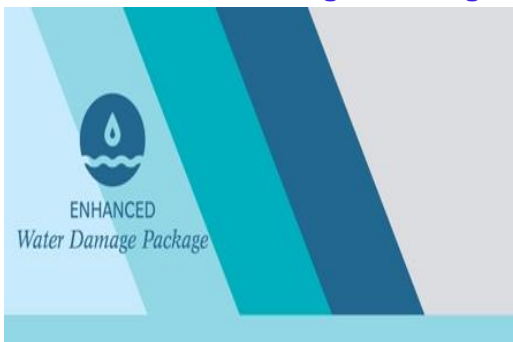
JW DAVIS
INSURANCE BROKERS LIMITED

February 2016 - Newsletter specifically designed for our Intact clients



In this issue: You can find out more about new Enhanced Coverage and Discounts. Contact our office today to find out more.

Enhanced Water Damage Coverage COMING SOON!



Intact is introducing an Enhanced Water Damage coverage for our homeowners. This includes:

- **Overland Water:** exposures such as overflow of river or lake
- **Water & Sewer Lines:** \$10,000 coverage to repair/replace water and sewer lines due to loss resulting from break, leak, tear, rupture or collapse of the line on the owners property
- **Ground Water:** Optional purchase: protects against sudden and accidental infiltration of water through basement walls, foundations or floors.

Existing policy holders who have purchased Water Escape/Back up prior to their renewal after February 8, 2016 will receive all the benefits of the Enhanced Water Damage package while paying for just the Sewer Back Up portion until their renewal.

Please note that some territories may not be eligible for all of the above coverage.

Contact our office today if you would like a quote to include the Ground Water coverage.

LifeStyle Advantage



In the event a home is a total loss, the homeowner can choose to have the claim settled on a replacement cost basis (with no requirement to rebuild the exact home);

- Loss of home contents can be settled on a replacement cost basis, with the option to accept a cash settlement.
- Claims free protection on the property.
- The property deductible is waived on the homeowner's first eligible property loss (some exclusion apply)

- Coverage for a dependent residing in a healthcare facility.
- A waiver of auto deductible (direct compensation-property damage, all perils, collision, comprehensive or specified perils deductible) for covered total loss.
- A waiver of auto deductible in the event of a hit and run (all perils or collision deductible (with over \$1000 of damage)

Save on your personal automobile Insurance



Intact Insurance will provide you with a device free of charge that you install in your vehicle. There is no cost to you and you automatically receive a 10% discount off your automobile insurance premium for just installing the device.

Intact can only track the following and they cannot take the 10% away from you. On renewal, you could be rewarded up to 25% off your automobile insurance premium based on your good driving habits.

The device tracks:

- **Hard breaking** – any decrease of speed of 12km/h or more in less than 1 second
- **Rapid Accelerating** – any increase of speed of 12km/h or more in less than 1 second
- **Time of day** – they are looking for drivers who drive between 12am and 4 am as these increases the risk of being involved in an accident. Accidents that occur at this time of day are very serious as fatigue sets in during these hours.

Want to learn more? Click on the link and read the terms and conditions as well as FAQ

<http://www.intact.ca/my-driving-discount-terms-and-conditions>

If you would like to be enrolled in the “My Driver Discount” please let us know. We would be more than happy to enroll you to the program. All you need is an email address.

My Commercial Automobile Insurance



Just like your personal vehicle you could save 10% just for signing up. If we insure both your personal automobile and your commercial automobile, you only need one device. The good news is both your commercial vehicle and your personal vehicle will receive the same discount. Some conditions apply.

Our commercial clients can also save up to 25% on renewal depending on your good driving habits.

Pair your auto with your business insurance and save even more. Some restrictions to some vehicles may apply.

Contractors Edge® can cover you for all your standard business insurance needs



Property – broad coverage to help protect your business contents
Business Interruption – helps keep you in business after a claim
Crime – coverage for loss of cash and employee theft
Liability – coverage for allegations of injury or damage caused by your work

... and a range of other industry-specific coverage options

Insure your commercial auto with Intact and save even more!

My Home & Auto



Did you know that when you bundle your home and car insurance with Intact Insurance, you receive discounts on both policies. Not only that when you pay using the monthly automatic withdrawal plan, is the service fee only 2%. Call us for a quote today and see how much you can save!

Here's your chance to win



We're Looking For Great Clients... Just Like You!

Congratulations, Kenneth C for being our winner of a road side assistance bag! Thank you to all our clients who referred someone.

We are giving away another Road Side Safety bag.

Here's how it works

Simply tell your family and friends to contact us: info@jwdavis.ca or call 905-822-9660. For your tech savvy friends who would prefer to

go online, share our website for an online quote: www.jwdavis.ca

Don't forget to tell them to mention your name. We will draw one lucky winner each month. Yes, it could be you!

Stay in touch

Do you have an email account and want to keep up to date on the changes which might affect your coverages or premium. Give us a call or send us a message info@jwdavis.ca and we will be sure to add you to our e-newsletters.

We are more than just home and auto insurance and can offer a wide variety of policies to help you manage your insurance needs.

Home Based Business Insurance
Small Business Insurance
Manufacturers Insurance
Contractors Insurance
Cottage Insurance

Snow mobile & ATV Insurance
Trailer & RV Insurance
Motorcycle Insurance
Travel Insurance
Boat Insurance

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