

# You Are Reading . . . The Independent & Free Press Real Estate Digest

*When raccoons go on a tear, don't call your insurer*

**Q:** A raccoon chewed its way into my attic and caused all kinds of damage. As if that wasn't bad enough, now my insurance company is telling me that my homeowner's policy doesn't cover it.

And yet my neighbor's dog chewed the legs on her furniture a few years ago, and her insurance paid for the damage. What's the difference?

**A:** Unfortunately for you, there's a world of differ-

ence between a raccoon and a dog in the eyes of the insurance company. Your homeowner's policy states that damage caused by raccoons, as well as birds, insects, vermin, and rodents—rats, mice, woodchucks, squirrels and the like—is "excluded," meaning it is not covered.

If your damage was definitely caused by a raccoon, and your insurer refuses to pay for it, ask your insurance provider to show you where raccoons are mentioned in the policy. Most insurance companies

have taken to naming them specifically as an exclusion in the policy, so there will be no confusion.

The reason this kind of damage is not covered is that these critters are well known for their destructive tendencies. Therefore, it is up to the homeowner to take the necessary precautions to prevent them from getting into the house and going on a tear.

Dogs, on the other hand, are not known for this kind of behavior, and that is why the damage caused by your neighbor's dog was covered.

Remember, insurance is designed to protect against the unforeseen and unpredictable, and damage from raccoons—as you know all too well—is anything but!

Note: Remember, policies vary, so when in doubt, consult your insurance representative.



**JENNIE STANHOPE\***

\*Sales Rep.

TOLL FREE  
**1-888-833-1945** 1-519-856-4348

CALL ME TO ARRANGE A VIEWING OF ANY OF THESE PROPERTIES

**RE/MAX**

Blue Springs Realty (Halton) Corp.



**"CUTE, COSY, CLEAN" and ONLY \$139,900**

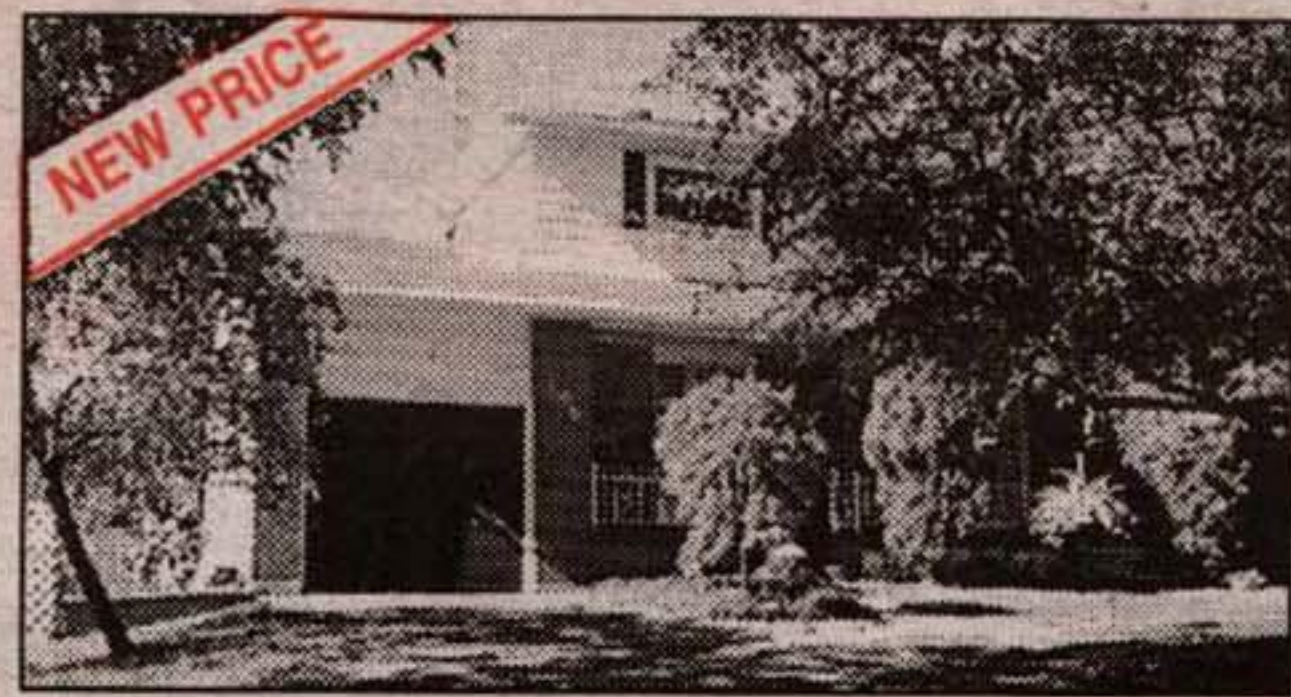
with huge country kitchen, main floor master bedroom, basement and beautiful view. Lots of upgrades. Please call now!



**GREAT FAMILY HOME**

In friendly neighbourhood. Spacious 3 bedroomed home with huge country kitchen, formal living room with corner fireplace and 'extra high basement' with rec room, storage and more. Single car garage and paved drive. Call now! Price \$174,900.

**FEATURE HOME**



**FABULOUS FAMILY HOME!!!**

Immaculate, updated 4 bedroomed home located on mature lot. Gorgeous updated oak kitchen, hardwood, finished rec room with gas fireplace, central vac, central air & heated garage, +++++. ONLY \$189,900.



**"WHY BUY SOMEONE ELSE'S MISTAKES"**

For only \$169,900 you can buy 3 bedrooms, garage, rec room on huge lot and make it like **YOU WANT.**



**SPACIOUS PENTHOUSE**

Three bedroom condo with huge eat-in kitchen, ensuite and balcony. Top of the line appliances included. ONLY \$114,900.



**ROCKWOOD UNDER \$96,000**

Brick built condos with 1-1/2 baths, balcony from living room, some with garages, some with family rooms. **YOUR OWN HOME, WITH CARRYING COSTS FROM ONLY \$803 PER MONTH.** Your landlord will weep!!!



**\$131,900**

**LOOK AT THIS!**

Unique home could be featured in "Better Homes & Gardens". Updates since 1993 incl.: all windows, front door, kitchen, Hi-Eff. gas furnace, vinyl siding, roof. Large bath w/jacuzzi tub. Dining room overlooks private deck and back yard. Call Now! Marvyn\*.



**\$219,000 GEORGETOWN BUILDING**

Consisting of 2 stores and a 3 bedroom apartment with walkout to deck. Many upgrades. Call now! Marvyn\*.



**MARVYN MORGAN\*\***  
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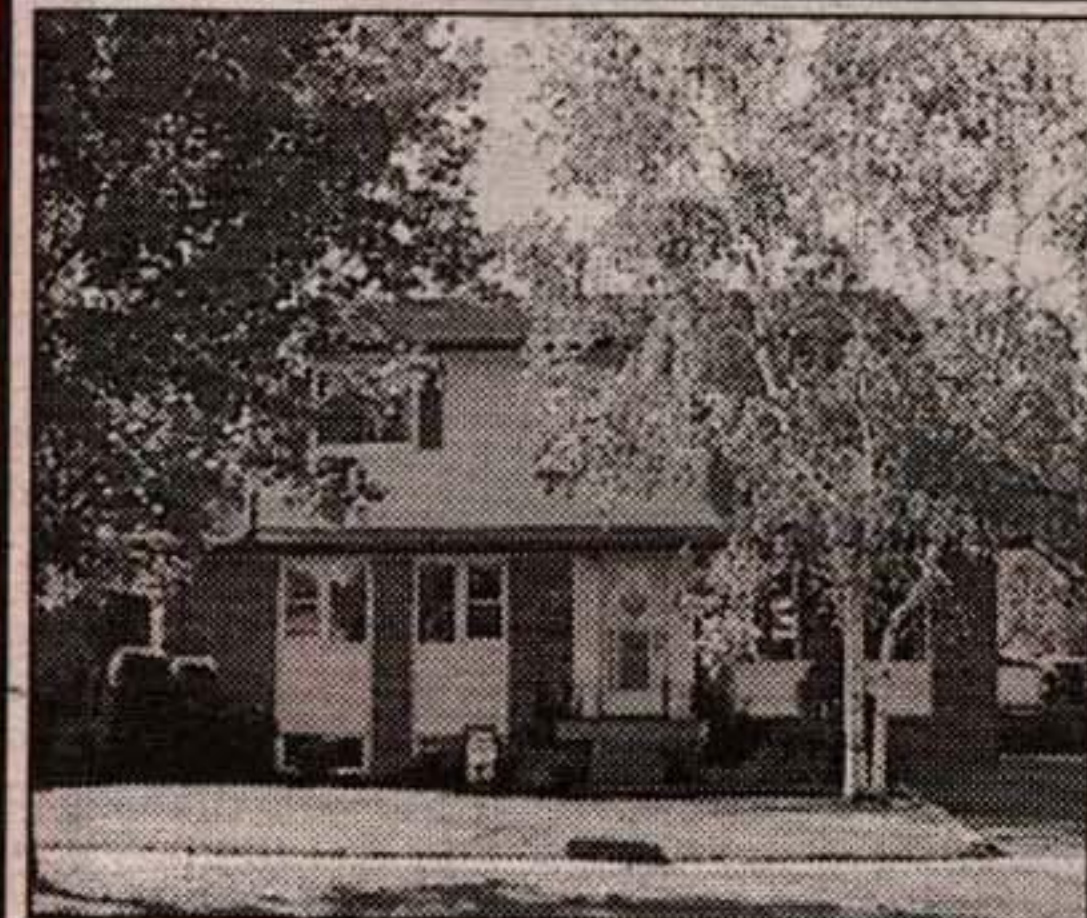
**KAREN THOMPSON**  
Licenced Assistant



**www.georgetownrealestate.net**

**Find out more about Halton Hills and the surrounding area!!**

This is the **ONLY** resource centre you will need. You'll find over 1,000,000 homes for sale, as well as links to over 400 outstanding sites!!



**GROWN UPS CAN PLAY**

While we don't have a sandbox or a jungle gym, this 4 bedroom, 3 baths, 2 storey home is perfect for entertaining. Solarium, 16'x32' inground pool, completely finished basement, formal living & dining rooms offer endless entertaining ideas. The manicured lawn could be used for croquet or putting around. It's playfully priced at \$214,900.

RM386-98



**WORKSHOP 40' X 55'**

We have a huge workshop/garage that's a tinkers delight-40'x55' building, insulated, heated, 2nd floor office & storage, 14' door plus regular door, 2 separate entrances. And it comes with a 5 bedroom home!! A gourmet kitchen - all the bells and whistles, family room with fireplace, formal living/dining room, finished basement, and so much more!! It's beyond expectations. Priced at \$379,900 so call today. RM414-98



**HUGE PIE SHAPED LOT, BACKS ONTO PARK**

This 4 bedroom, 3 bath 3000 sq. ft. home located on a crescent in Georgetown South. Eat-in kitchen. Just in time for Christmas with formal living and dining room, cold cellar in basement, perfect for entertaining. A cozy fireplace to the family room. Immediate occupancy, all this and more for \$289,900. RM431-98

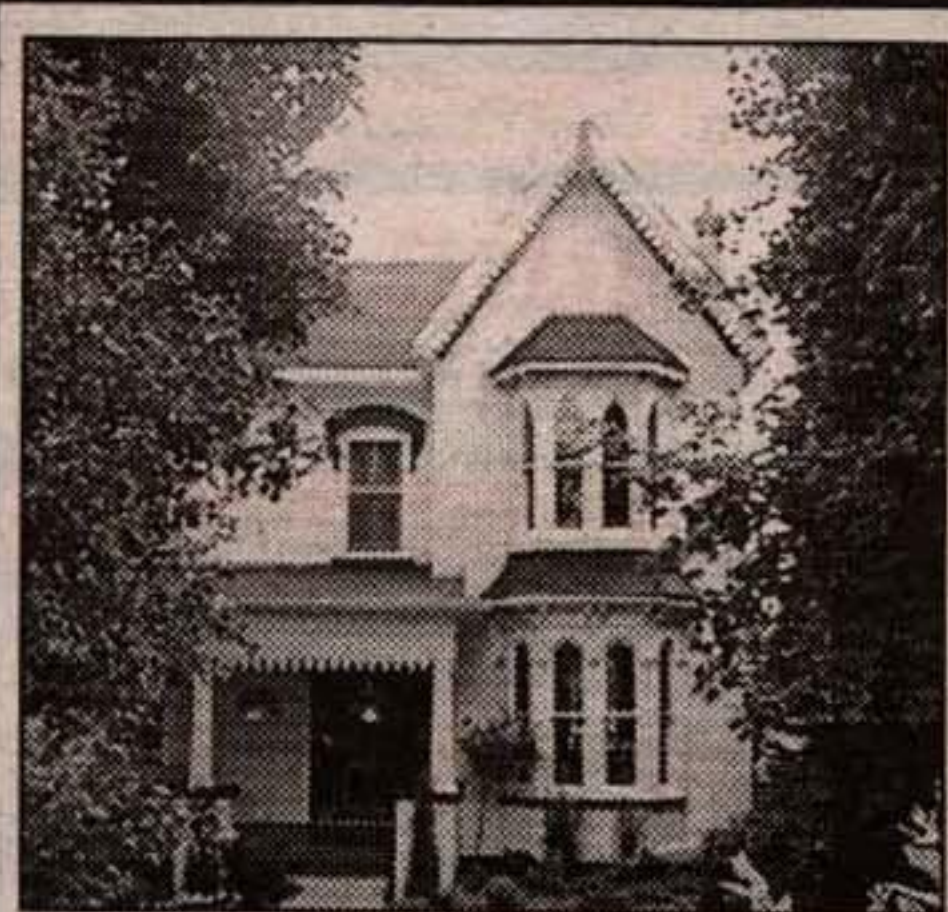


**NEW PRICE**

**NOT...**

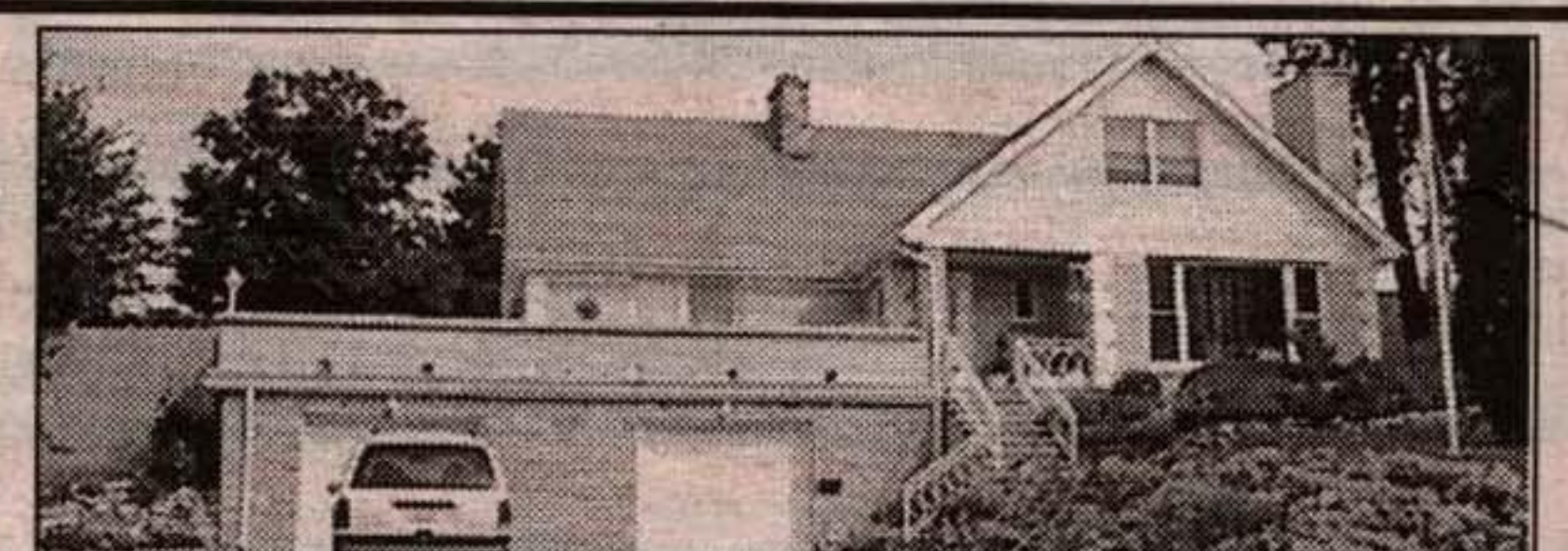
spectacular or prestigious, but it's a really nice 3 bedroom, 2 bath, eat-in kitchen, brick bungalow on 1 acre - close to Georgetown & Major Highways. There's a full basement with walkout, 1 car garage, fenced yard. The price is unusually low at \$214,900.

RM380-98



**OWNER RAN AWAY**

Leaving this 3 bedroom Victorian in Old Georgetown. Everything is empty, from the kitchen to the family room with woodstove. The flagstone patio has no chairs and even the hammock is gone from the two large trees in the yard. The empty 2-car garage looks cavernous. A lot of empty space at \$249,900. RM264-98



**TOO MUCH HOUSE...**

for the present owners of this 4 bedroom, 2-1/2 bath, 3000 sq. ft. sprawling contemporary home with 3 car garage, family room, clan sized kitchen and magnificent landscaping overlooking North Halton Golf Course. Zoning allows in home business - take advantage of this unusual opportunity at \$389,900. RM310-98

**INDUSTRIAL LOT**

3.9 acres of prime industrial land. Survey available.

RM382-98

**COMMERCIAL RENTAL**

Perfect Location Downtown Georgetown  
\$800 per month!

RM369-97

**FAMILY BUSINESS**

Busy location, franchise, great food!!  
\$59,900.00

RM417-98