



SOMETHING FOR EVERYONE: Clockwise from above, Tania Lee looks over some autumn and Halloween decorative ornaments at the Nor-Van Woodcrafts booth during the recent Milton Farm Fall Craft Show at Country Heritage Park. Dixie Strople turns to show husband Joe a photograph print of an old Sarnia homestead. Ella Dolan shops for some Thanksgiving display gourds. A couple of show-goers browse a selection of stained-glass windows.

GRAHAM PAINE / CANADIAN CHAMPION

Nobody expects a fire to happen

Yet fires do happen. That's why it's important to have the right home and property insurance protection. It can cover your personal belongings, both inside and outside your home.

The right coverage should also help you get your life back on track as quickly as possible. That's why it's so important to understand what your coverage includes in the way of claims service after a home fire occurs.

The way an insurance company responds to your needs when you have a claim can make all the difference in the world when it comes to restoring order to your life.

What to look for

Here are some of the services that home insurance providers should offer their clients when it comes to claims service.

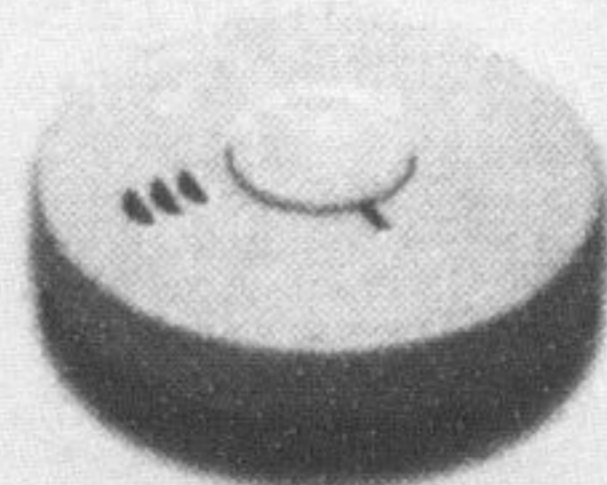
- › Ensure house fires receive priority status and the quickest possible response time when there's an emergency.
- › Arrange for a place to stay during clean-up, restoration or repair, such as hotel for short-term relocation or a condo for extended stays.
- › Provide you with the funds for any out-of-pocket expenses incurred.
- › Give you access to a team of professionals to help determine which household items can be repaired and which ones need to be replaced.

Learn more about home insurance and fire prevention by visiting your local RBC Insurance branch or go to www.rbcinsurance.com/firesafety.

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