



INVEST IN YOUR NEST

THE FREE PRESS GUIDE TO HOME ENHANCEMENT

ARE YOU DUE FOR A HOME INSURANCE CHECKUP?

Contrary to what many people feel, home insurance products are not all alike. When your representative calls to review your coverage, take the time to review with them what your options are. We advocate reviewing coverage and discounts at least once every three years to ensure that you are receiving all the appropriate discounts and that the coverage you have is adequate and also with the appropriate insurance company. Take a moment to ask yourself the following, or if you haven't had a call from your broker, give them a call and question the following:

- 1) Have you recently retired and are therefore entitled to a retiree discount?
- 2) Do you have enough liability insurance? The more toys we have these days means exposure to liability suits, things such as cottages, skidoos and personal watercraft.
- 3) Do you run a business small or large from your home and do you have a "Business In The Home" rider on your policy? You may feel that you have no exposure but the cost of defending a lawsuit brought against you can be very expensive even if you are not at fault.
- 4) When was the last time your broker did the appropriate calculations to determine the value of your home? Do you have "Guaranteed Replacement Cost" on your policy?

5) Has your broker discussed identity theft with you and the coverages now available for this exposure? Have you had the opportunity to buy title insurance on your home?

6) Many policies carry large unscheduled jewellery limits which eliminate the need for the old costly jewellery riders. Have you discussed this with your broker?

7) When was the last time your broker came to you with a competitive quote from one of the other carriers he represents?

8) Have you paid off your mortgage recently? Hence another discount.

9) Do you have children away from home at university or college therefore entitling you to up to 75% off their rates as drivers of your cars?

These are just a few of the questions that you need to be aware of and if you have not been asked these lately then I suggest that you discuss them with your broker and/or seek alternative advice. There are many things that you can do to reduce what you are paying for your insurance and also make sure you have the appropriate coverage.

By Ron Bennett, Compass Insurance Brokers

ASK THE INSPECTOR

By Maureen Wood

Q: I heard Health Canada recently announced something about changing the recommended acceptable radon gas level in Canadian homes. I thought radon gas was a carcinogen. How can any level be acceptable?

A: That's a good question, and you are right. Radon gas is a class A carcinogen. The reason most of us don't know much about it is that the Canadian acceptable levels were higher than the majority of other nations and therefore it was not deemed an issue. Health Canada now agrees with the findings of various health organizations and has changed acceptable levels accordingly.

Radon gas is second only to smoking as a leading cause of lung cancer. Being educated gives you the tools to understand and interpret available information. Learn what the experts are saying about exposure to radon gas in your homes. More information is available online from Toronto Public Health, Health Canada and the World Health Organization.

Send your home inspection questions to Maureen Wood at townandcountry@rogers.com.

Maureen Wood is a building consultant with Town & Country Home Inspections in Stouffville.

Endless Design Solutions at Jolana's

Upon stepping into Jolana's Exceptional Home Décor you find yourself surrounded by the look, feel and smell of classic elegance. This immaculately appointed showroom is sure to inspire. Jolana Pettifer, along with assistants Kaitlin Shropshire and the newest member of the team, Aynsley Todd, have artfully assembled a distinctive collection of custom furniture, artwork, mirrors, flower arrangements, lighting and accessories.

Jolana's offers custom draperies, from luxurious silks to combinations of fabrics, from simple to elegant. They can create custom down-filled accent cushions in beautiful silks or faux furs with elegant trimmings. Transform your bedroom into a personal retreat with custom made duvets, shams, silk bed skirts and fabulous throws. Luxurious bed liners will complete the effect.

Jolana's unique homemade jewellery includes sparkling Swarovski crystal earrings, dazzling lamp work bracelets and eye catching necklaces. Perfect for Christmas gift giving or any special occasion.

At Jolana's you'll discover new Lothantique products from France. They include beautiful room sprays, hand soaps, body lotions, bath oils and more. They also offer custom cabinetry and space planning.



Visit Jolana's Exceptional Home Décor at 33 Ringwood Dr., Unit 2 (beside Randy's Appliances).

Open Tuesday through Friday 9 a.m. til 5:30 p.m. Saturday 10 a.m. til 5 p.m. Monday by appointment.

Book your in-home consultation at 905-642-2102.



Jolana's

Compass Insurance Brokers

"A better choice for all your insurance needs."

Compass' strengths become your insurance advantage:

- Superior Service from friendly, experienced brokers
- 24 hour live claims service from a senior broker
- Over 10 of Canada's leading Insurers
- Competitive pricing for coverage that fits your needs

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