



AT YOUR SERVICE[®]

• OGILVY & OGILVY INSURANCE BROKERS / FINANCIAL SERVICES FIRM • VOLUME VIII • ISSUE 1

• INSURANCE AND FINANCIAL-RELATED INFORMATION FOR OUR CLIENTS •



Your Best Insurance
is an Insurance Broker

The Cyber-Highway The e-commerce/e-business highway is long, wide... and full of potholes.

In this age of electronic technology, businesses are constantly being urged to keep pace with continuing changes in the business world. Through the wonders of the Internet, the world is now your audience.

As you adapt your business to the fast-evolving world of electronic communications and transactions, you may need to take precautions to minimize losses. If you don't, you may hit a pothole on the cyber-highway.

Things to remember:

Privacy and security cannot be guaranteed.

You may be exposed to the vagaries of legal systems (regarding contracts, libel, copyright, protection of personal information, product safety, etc.) in countries that you may never even have heard of, let alone visited.

More chances for things to go wrong.

While the types of risk facing e-business haven't changed much from those faced in earlier times, there are now many more opportunities for bad things to happen to your business, whether or not you operate a website. Don't count on current bricks-and-mortar insurance policies to cover you for everything that can go wrong in the cyber-world. Some business risks are uninsurable because they simply cannot be measured.

How can you protect your business?

The wonderful benefits that all of us take for granted on the cyber-highway also carry the potential for loss to your business:

- Do you have up-to-date computer anti-virus software protecting your e-mail system?
- Have you taken precautions to prevent computer hackers from using your system to propagate computer viruses or steal confidential data?
- Do you have back-up plans in the event of computer or power failure?
- Do you have contingency plans to cope with the collapse of your telephone system?
- Do your suppliers have alternative arrangements in the event that they experience computer failure?
- Are your trademarks protected in all countries where you do, or intend to do, business?

Controlling cyber-risk

Our message is simply that, in this age of evolving technology, cyber-highway potholes are real exposures that must be assessed by everyone and every business. We must review our business practices and procedures to identify emerging risks and seek qualified advice about legal, technical and insurance issues. ☐



TO DO LIST

Now that summer has arrived, it is time to check the outside of our homes for signs of wear and tear, especially after an extraordinary winter filled with excessive amounts of snow and ice. Here are some prevention tips that can help you avoid unpleasant surprises:



Spring/Summer

Perform a visual inspection to confirm the condition of:

1. Roofing material (flat or pitched roof).
2. Flashing around dormers, chimney flues and vent pipes.
3. Flashing, caulking and weather-stripping around your home's doors and windows.
4. The building foundation for cracks.
5. The basement window wells to ensure water doesn't collect there.



Fall

1. Verify that gutters and roof drains are not blocked, and that gutter downspouts extend at least 2 metres from your home's foundation.

2. Once the leaves have finished falling, clean out the garage drains so that water can drain freely.
3. Turn off the water supply to outdoor spigots.
4. If your house has a sump pump, make sure it is working properly and at least once a year have the backflow valves checked by a plumber.



Vacation Time

Imagine after being on vacation you return home to find that your toilet tank cracked. Since the sensor in the tank reads that the tank is empty, the water continues to flow to re-fill and this water has been filling your home.

Before leaving on vacation, be sure to shut off water valves and drain all pipes of water. ☒



GROUP INSURANCE

Small companies are competing against large employers who are offering as part of their total compensation packages comprehensive group benefits that include registered retirement savings plans.

Group insurance benefits are available for employers that have two or more employees. With today's shrinking pool of good workers, small companies can offer benefits that will help them to retain their employees and to compete for new hires.

Some of the areas that need to be reviewed are the following:

1. Have a basic benefit package that will offer adequate protection for your employees and their dependents.
2. Review employee contributions. Employee contributions are paid with after-tax dollars while employer contributions are a business expense.
3. Offer with your benefit package benefits such as optional life and critical illness.
4. Introduce an employee assistance program that will improve the physical and mental health of your employees and their dependents.
5. Review your existing health spending account or look at the possibility of introducing one.
6. Review your existing registered retirement savings plans, both employer and employee contributions, where the contributions are being invested and the returns on the investments.

For more information please contact the Ogilvy & Ogilvy group benefits division. ☒

SNOWBIRD TRAVELERS

Health Insurance:

Are you losing your group benefits due to retirement?

Do you want to keep your health benefits to protect yourself and your family?

We can help! Call Suzanne Langlois 30 days prior to your termination of employment.

Travel Insurance:

Are you traveling this winter? We have the most competitive prices and the best service. Call Suzanne and her team now!

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