

# NKMinformer

www.nkmininsurance.com

Fall 2012

## NKMi helps raise \$187,000 for Dresden Health Centre

“By no surprise, the community jumped on board and exceeded the \$100,000 goal. I was thrilled by the tremendous support.”

~ John Leeson, CEO

North Kent Mutual Insurance and our Board of Directors were very proud to lead the “matching funds” campaign for the Dresden Community Healthcare Centre. With the very generous support of our community, we far exceeded our goal of \$100,000. In two weeks, a total of \$187,000 was raised for the Dresden Community Healthcare Foundation.



Here, John Leeson, and Gary Patterson present a cheque for \$187,000 to DCHF representative, Tony Grubb.

“By no surprise, the community jumped on board and exceeded the \$100,000 goal. I was thrilled by the tremendous support,” said John Leeson, President and CEO of North Kent Mutual Insurance.

Over \$18,000 of that total was raised at a special barbeque held at North Kent Mutual

Insurance on September 21, where CKXS radio host Gary Patterson was on hand greeting guests and collecting donations.

“Our insurance company wants to do what we can to ensure we have long-term health care right here,” says John Leeson.

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## Make your deductible disappear!

Why pay a high deductible when you can pay NO DEDUCTIBLE? North Kent Mutual Insurance can help you erase your deductible with our Disappearing Deductible Reward\*.


### How does it work?

Based on the amount of the deductible you choose, it is reduced by a certain percentage each year you do not make a claim.

### Deductible Reduction Chart

\$500 Deductible	20% reduction each year no claim is made
\$1,000 Deductible	15% reduction each year no claim is made
\$2,500 Deductible	10% reduction each year no claim is made

\*Conditions apply. Contact your NKMi agent for details.

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# Claim Free For Five Years?

We've got something special for you.



With NKMi's *Claim Free for Five Discount*, any policyholder that has no claims in five years receives a significant discount on his/her rates.

Talk to your NKMi agent today about your possible discount. If you've earned it, you deserve it! Another way we keep our promise to serve you better.



## Grower News:

# Congratulations on a bumper crop! Now make sure it's fully protected.



Due to record-breaking crop yields and prices in our area, growers are enjoying an exceptional year. You've worked hard and you deserve it. But be sure your produce coverage is adequate.

Produce coverage has a requirement of 80% of the value of the produce that you have on hand. If not, you may not be adequately insured for a partial loss.

### For example:

- You have \$200,000 worth of produce in total (across all locations).
- You carry \$100,000 in coverage.
- You have a \$100,000 loss.
- Your payments would be \$100,000 divided by 80% of \$200,000, for a total of \$62,500.

Contact your agent to confirm you are adequately insured.

# Jodi Rich achieves CIP designation



It's like the saying goes: "If it was easy, everybody would do it". NKMi is very proud of our Treasurer and Office Manager Jodi Rich for achieving her Chartered Insurance Professional (CIP) Designation. This means she is an acknowledged educated, experienced and ethical insurance professional who is committed to service excellence and ensuring that customers receive the most informed and current advice possible.

To achieve this designation, Jodi completed 10 courses, each involving 36 hours of instruction, and a three-hour national examination. While it often takes five years to achieve this designation, Jodi did it in four years while still working full time.

Congratulations, Jodi!

## Commercial Corner:

# Be careful! Slip/Trip & Fall liability is high during winter months.

“Slips, trips and falls result in some of the most common and costly liability claims for many organizations.”

Although many business owners are concerned with general liability, it is a customer or employee's slip, trip and fall that are more commonly detrimental for everyone involved.

The Insurance Bureau of Canada advises that as a business owner, you are required to keep areas such as aisles, stairs, ramps, walkways, driveways and parking lots reasonably safe. Hazardous conditions you are responsible for include:

- Ice and snow that has not been cleared
- Unexpected elevation changes
- Uneven surfaces (e.g. cracks, gaps, potholes)

- Slippery surfaces (e.g. wet floors, tile flooring)
- Missing or loose handrails on stairs
- Debris on walking paths (e.g. boxes in aisles)
- Inadequate lighting

You may be held liable for slips, trips and falls if you fail to provide a reasonable standard of care in keeping the premises free from hazards.

Keeping your premises safe and free from hazards by carefully inspecting and maintaining them is one of the best ways to prevent losses.

# NKMi in the Community...

## BBQ for Health Centre raised big money

NKMi's BBQ in September, that launched the Matching Funds Campaign, attracted many hungry people and generous donors, and helped raise over \$187,000 for the Dresden Healthcare Foundation,



NKMi Board Member Larry Rabideau serves a hotdog to Harry Courtis.



Volunteers of the Dresden Community Healthcare Foundation were thrilled with the response from the community for NKMi's Matching Funds campaign

## Free "Surprise BBQ" benefits Christ Church and the Terry Fox Run

Once again NKMi was happy to surprise our community with a "Free Surprise BBQ". This year we secretly chose Christ Church in Dresden as our venue. NKMi was happy to pay all costs.

Thanks to generous donations from those who enjoyed the "free lunch" we raised \$600, which was divided between Christ Church and the Terry Fox Run Foundation.



Here, Paul Badder and Bob Fitzgerald prepare to serve a free lunch as part of NKMi's annual "Free Surprise BBQ".



Many people enjoyed the free lunch and \$600 was raised for charity.



# NKMi Annual Meeting

## March 27, 2013 in Wallaceburg

Mark your calendars and join us for a fun and informative meeting. Watch for more details in the new year!

## You share. We share.

1st Prize: .....\$150

2nd Prize: .....\$100

3rd Prize: .....\$50

*Share your email address with us and we'll share valuable and timely information And you could earn cash!*

Share your email address with us and you will receive valuable information quicker than ever before. Our tips and information could save you money. And speaking of saving, NKMi will save money by reducing the amount of materials we print and mail out through traditional mail delivery. As a NKMi policyholder, we're sure you'll appreciate us reducing costs where we can.

**Help us expand our email address book.** Please send us your email address by December 31, 2012. From our list of new email addresses, we will draw 3 winners.

**How do I share my email address?** Simply go to our website and click on the "You Share. We Share" banner.  
[www.nkminsur.com](http://www.nkminsur.com)

Once you share your email address, you will automatically be entered to win one of the prizes. A random draw from all submissions will be made January 7, 2013.

## 3rd Annual NKMi Golf Tournament was marshy but fun

NKMi hosted our 3rd Annual Golf Tournament, which brought staff and friends together to enjoy a day of golf, eating and prizes. Although Country View Golf

Course was quite soggy after heavy rains, golfers waded through the unplanned ponds and streams to drive and putt their best.

Congratulations to Mike Tedford on winning the iPad at our putting contest.



*A confident team from Labadie Construction prepares for a day on the links.*



*Bob Ellis warms up to get ready for a day of long drives and precise putts.*

**NKMi**  
NORTH KENT  
MUTUAL INSURANCE

— a promise kept —

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