

Please consider the following information when reviewing your renewal documents:

- Is your vehicle now being used to travel to work, and was not last year?
- Are you now driving your vehicle a greater distance to work, over 16km, than last year?
- Are you no longer using your vehicle to drive to work?
- Are you now using your vehicle for business purposes?
- Has your address changed and you've forgotten to notify us?
- Are there any new drivers of your vehicles we would not know about?
- Have you paid out any loans on your vehicles and forgotten to advise us, or, bought out your lease if you had a leased vehicle?
- If you do not carry loss of use coverage on all your vehicles, would you like to review the benefit and cost to add that coverage to your policy?
- Are you satisfied with the deductibles for collision or comprehensive, if you carry this coverage on your vehicles?
- Are you comfortable with the limit of liability for Personal Injury & Property Damage you presently carry? Today awards for injury claims are higher than ever before, and it is strongly recommended you pay particular attention to the limit you have chosen. We would encourage you to call to discuss your particular situation.
- The mandatory Accident Benefits coverage of your policy can now be endorsed to provide more coverage in the event you or a person in your vehicle is hurt in an accident. Please contact us to discuss further.
- If your Automobile policy is with the same insurer as your Habitational policy (Home/Tenants), further discounts are available. Have you explored this option with us?
- Some insurers offer Accident Waiver coverage to maintain your driving record after a chargeable loss. Ask us how this could help you.
- Considering a payment plan? Ask us about flexible payment options suited to your needs.

As we continue to strive to deliver value to our clients, we are pleased to announce the expansion of our product offering to include **Life & Financial Services**. Some of the products and services we can provide would include:

> Life Insurance	> Income Replacement / Long Term Care
> Mortgage Insurance	> Critical Illness Insurance
> Travel Insurance	> Individual / Family Health & Dental Plans
> Group Benefits Plans / Group Pensions	> Registered Retirement & Educational Savings Plans
> Annuities	...and more!

To arrange for a confidential meeting here at our office, or in your home or workplace, please contact our office.

We at Bridgewater Insurance take pride in providing our customers with excellent service and insurance products that meet their needs at a competitive price. Please contact us anytime if you have any questions about your policy or about any of the information provided in this bulletin.

Thank you for your continuing support.