

Please consider the following information when reviewing your renewal documents:

- Have you changed your source of heat? (I.e. Have you installed or removed wood heat from your home?)
- Have you made any renovations, upgrades, or improvements to your home? (I.e. New roofing, wiring, heating, or plumbing?) Have you made any additions to your home, or alterations that would require us to increase the amount of insurance to rebuild your home?
- Is the amount shown for additional buildings; an extension of your policy, enough to replace all additional buildings on your property?
- Have you paid off your mortgage, if any, and forgotten to let us know?
- If your policy does not contain coverage for water damage or coverage for sewer, septic, or sump pump back-up, do you want to add it at this time?
- Is the liability limit provided by your policy still satisfactory for your needs?
- Do you have a home business operating from your residence that we would not know about?
- Do you have a swimming pool on your property we have not been notified of?
- Are you satisfied with your existing deductible or would you like to investigate the cost savings available with a higher deductible?
- Are you concerned about identity theft, and if so investigated the availability and cost of this coverage under your habitational policy?
- If your habitational policy is with the same insurer as your vehicle(s), further discounts are available. Have you explored this option with us?
- Have you installed a monitored alarm system in your home and forgotten to let us know? This may result in an additional discount in your premium.
- Have you purchased any jewelry, cameras, or fine arts that should be added to your policy?
- Do you have a child away from home attending college or university that may require contents insurance?
- Considering a payment plan? Ask us about flexible payment options suited to your needs.

Although we do our utmost to recommend the most appropriate limit of insurance required to rebuild your home, we urge you to review this limit each year. Even if you have not made any additions, alterations, or renovations to your home, if you feel your limit may not be adequate please contact us to discuss. We will review your limit with you and work together to ensure you have the right amount of coverage for your home.

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:

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| > 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.