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FROM THE PRESIDENT,
DAN LANCIA

ECAO Annual Industry Conference one of the best ever!

I have had the pleasure of attending many ECAO conferences over the years, and presiding over the past four as President. Each and every one of them has been rewarding and offered unique experiences and quality business sessions.

Our most recent conference in Munich, Germany, was truly one of the best. Thank you to all of our members and industry partners who attended, and especially to our sponsors, without whom we would not have been able to include as much as we were able to in the registration price. I sincerely hope everyone enjoyed the experience and found it worthwhile.

I can’t say enough about the great job that Cubed Inc., Laurence, Shelley and Christina, did in attending to every last possible detail. Things that we would not have imagined, they anticipated and took care of. They exemplified the very definition of professionalism.

As I reflect on my tenure as president there are many fond memories. Much has changed since I first got involved with the Board of Directors many years ago. ECAO has moved into a modern, open concept office which will be home for the association for many years to come. We have made strides in our fight to get prompt payment legislation put in place, and one of the articles in this issue of the magazine will detail where we are both provincially and federally.

We are continuing to update and modernize the way we do things and I believe the association is continuing to improve and become more member-focused.

One significant challenge that still remains is to forge a better relationship with our labour partners at the IBEW. Times are changing and it’s becoming increasingly difficult to remain competitive. The use of stabilization funds and project labour agreements are becoming more frequent and commonplace, which begs the question: “How much work is actually being done under the principal agreement without alteration?”

Thank you to my fellow Board members, ETBA members, members of the JEPP Board, Line Committee, Communications Committee, the Human Resources Committee, Public Relations Committee, Standard Practices Committee, Codes and Standards Committee, Member Services Committee, and the many sub-committees and industry committees for your tireless commitment and unwavering support. You have all contributed to my experience as president with the benefit of your experience and knowledge. I know that you’ll all provide our incoming president, Mark Lloyd, with the same level of support and dedication that you accorded me. I look forward to being able to step back over the coming two years in my new role as past president.

ECAO is hosting an open house at our office on Sept. 20 at 5 p.m., the evening before our Annual General Meeting. We hope you will all join us for an opportunity to visit with friends, network with industry colleagues, and enjoy a few drinks and appetizers on us. Please contact the office to confirm attendance or to reserve a room at the Westin Airport Hotel on Dixon Road. Our AGM will follow the next morning at the Westin.

Other articles of note in this issue include a couple on new legislation and policy which will see the Workplace Safety Insurance Board begin offering benefits for Chronic Mental Stress as of Jan. 1, 2018. We also have an article and photos from our annual industry conference in Germany, and an article on a new labour market study being done on the electrical industry by Electricity Human Resources Canada.
Efforts to secure prompt payment legislation for trade contractors in Ontario took a significant step forward this past May on both the federal and provincial fronts.

Bill S-224, the *Canada Prompt Payment Act*, is a private members bill first introduced by Manitoba Senator Donald Plett on April 13, 2016, although it was in the works long before the 2015 federal election. It made it through committee hearings and public testimony (including testimony provided by ECAO and CECA) in February, had some amendments added, and passed third reading in the Senate on May 4. The next step is to introduce it for debate in the House of Commons and the expectation is for that to happen in the fall. Veteran Liberal MP Judy Sgro has stepped up to introduce and champion the bill in the House.

The *Canada Prompt Payment Act*, if passed, will affect only contracts where the federal government is the purchaser of construction. It will require that general contractors, trade contractors, and sub-contractors each be paid in turn for completed construction work that is not in dispute approximately one month after work has been completed. Senate committee members heard from some trade contractors that they have been obliged to wait for as much as a year to be paid on federally procured construction projects. During the committee hearings, questions were raised (and dispelled) about the constitutionality of enacting such legislation and public servants offered that they have been working closely with the Canadian Construction Association (CCA) to come up with regulatory changes that would fix the issue of delinquent payment and encourage a “culture” of paying promptly – a so-called action plan.

It is the view of the NTCCC that the only thing that will ensure trade contractors get paid in a timely fashion is legislation with clear consequences for non-compliance.
this is an untenable position to take, though, so opponents of prompt payment legislation will have to get creative.

Meanwhile, all eyes across Canada seem to be focused on Ontario, where provincial Attorney General Yasir Naqvi introduced Bill 142, the Construction Lien Amendment Act, 2017, on May 31. This represents the first significant update of Ontario’s Construction Lien Act in more than 30 years.

The legislation is based on recommendations in a report co-authored by noted construction lawyers Bruce Reynolds and Sharon Vogel, called Striking the Balance: Expert Review of Ontario’s Construction Lien Act. All but a few of their recommendations have been incorporated into the proposed Bill.

Key changes include changing the construction lien and holdback rules to extend the number of days that contractors and subcontractors have to file liens and initiate court actions, from 90 to 150. Holdbacks must be paid once the timeline to file liens has passed. Currently, lien rights in many cases expire before a contractor realizes that he or she will not be paid.

Also, the proposed legislation introduces provisions for prompt payment, something that is not a part of the existing Act. Under the proposed new system, the owner and general contractor on a construction project can agree on a deadline for the contractor to submit an invoice, but if no agreement is reached, invoices must be submitted on a monthly basis.

Once an invoice is received, owners must pay their general contractors within 28 days. After receiving their funds, contractors would, in turn, need to pay their subcontractors within seven days, and so on down the chain with each subsequent subcontractor also requiring payment within seven days of receipt.

The new legislation will also provide an expedited adjudication process designed to resolve disputes quickly on an interim basis and to keep money flowing on construction projects. Decisions arising out of this may be appealed later on but the intent is that trade and sub-contractors will not be left without payment because of disputes that occur higher up the contractual chain.

Once again, the expectation is that this Bill will proceed to second reading in the legislature this fall, be referred to a committee for public input, and then returned to the legislature with any amendments for third reading debate and passage into law.

Both Prompt Payment Ontario (PPO) and the Council of Ontario Construction Associations (COCA) – ECAO serves on the executive committees of both – have kept busy over the summer preparing their submissions to the Ministry of the Attorney General.

The introduction of the Bill is a good first step, but there is a lot of work ahead and no doubt many obstacles to overcome before it will be time to celebrate.
University Students Help Good Shepherd Save Costs with Green Energy Retrofit

From left, Steve Chui, Mathews Tsiaras, Greg Peniuk, Mackenzie de Carlo, and Jordan Freedman, now graduates, comprised the University of Toronto engineering team that designed the green energy retrofit of the Good Shepherd Ministry in Toronto.

Family members of the late George Docherty, Edward, Karen, and Lisa Docherty, together with Bob O’Donnell from the Greater Toronto Electrical Contractors Association, present a cheque to Brother David from the Good Shepherd Ministry to help fund a green energy retrofit of the shelter.

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The Workplace Safety and Insurance Board is set to begin providing benefits to employees suffering from Chronic Mental Stress (CMS) beginning Jan. 1, 2018.

Ontario will become the fifth jurisdiction in Canada to offer such benefits after proclaiming into law Bill 127, the Stronger, Healthier Ontario Act (Budget Measures), 2017, on May 17. Schedule 33 of the Bill outlines a number of amendments to the Workplace Safety Insurance Act (WSIA). Unlike other jurisdictions, however, Ontario is considering a policy that will require the workplace to be only a substantial cause of the condition rather than a predominant cause.

Stakeholder consultations were held until July 7 inviting comment on a draft policy to support the legislation. The Electrical Contractors Association of Ontario participated in that consultation.

There are many reasons to be concerned with this, not the least of which are the possibilities for increased abuse in the system and the added cost burden for employers. Abuses of workers’ compensation programs already abound. Conceivably, if the proposed policy is enacted without change, anyone with a doctor’s note will be able to claim Chronic Mental Stress after January 1.

Also concerning is the fact that the timeline that was permitted for stakeholder consultation and feedback was extremely short, which begs the question “why”? This represents a significant deviation from the more thoughtful and thorough stakeholder consultation process that the WSIB is known for, and which has been seen in its Rate Framework Review. How many other organizations were prevented from commenting, and how did the abbreviated consultation period impact the quality of research that went into the submissions?

Three areas of the draft policy stand out in particular, and we focused our submission on those areas with the expectation that we stand the greatest chance of being able to influence or change those key elements.

First, the causation test of substantial instead of predominant makes no sense. Where will the threshold be for determining how much workplace stressors factor into the diagnosis versus outside influences? Could it be as little as 10 or 20 per cent? For physical conditions such as Repetitive Strain Injuries, there are many factors outside the workplace that can contribute to and worsen symptoms that form the basis of a WSIB claim. Playing golf or tennis can contribute to Carpal Tunnel Syndrome, yet might not be considered as contributing factors if a workplace activity can also be shown to be a contributor when awarding compensation benefits to a worker.

British Columbia, Alberta, Saskatchewan and Quebec all require the workplace to be the predominant cause of Chronic Mental Stress. The other provinces and territories do not offer benefits for CMS. So why then, has Ontario chosen to make the workplace a substantial cause factor in the diagnosis?

Second, the diagnosis of CMS may be made by a family physician using a Diagnostic and Statistical Manual of Mental Disorders (DSM) for guidance, instead of by a properly trained mental health specialist such as a psychologist or a psychiatrist. The rationale for this is that there won’t be enough mental health care specialists to address the anticipated claims, which should
Proposed Changes to WSIB’s Work-Related Mental Stress Policy

Is Your Business Ready?

Over the past few years, the importance of mental health has gained some much deserved attention both in the media and by our policy makers. The Workplace Safety and Insurance Board (WSIB) has made significant progress in recognizing mental illness brought on by stressful conditions in the workplace and has proposed new Work-Related Mental Stress policies that would come into effect the beginning of next year.

However, while mental stress can be just as debilitating as a physical injury, creating policy around it is more complex. Employers are often ill-prepared to address issues that may cause chronic mental stress in the workplace.

Background

Under current WSIB policies, the only type of mental stress disorder that is eligible for a claim is traumatic stress that has been triggered by a sudden and unexpected event in the workplace. This has been deemed unconstitutional as it excludes those who experience expected traumatic events (i.e. paramedics, nurses, etc.) as well as those who may suffer from work-related chronic stress (i.e. workplace bullying).

As a result, various changes to WSIB policy have been proposed which would make it easier for workers to make a claim for traumatic or chronic mental stress.

Proposed changes for traumatic mental stress

Under the current criteria, workers may make a WSIB claim for traumatic mental stress if a worker has an acute psychological response to a sudden and unexpected traumatic event. Such a claim must be made within four weeks of the event or the worker must provide substantial and convincing evidence that their response was caused by the event.

Under the proposed changes, a traumatic event will no longer be required to be sudden or unexpected to be eligible for workers to claim traumatic stress. Additionally, workers will still be eligible to make a claim should their symptoms come on gradually rather than acutely.

Proposed changes for chronic mental stress

Under the proposed changes for chronic mental stress, claims will be considered if the worker has a diagnosis from an appropriate health care provider and if the stress is caused by and significantly contributed to by a work-related stressor such as harassment or bullying.

Concerns about the proposed changes

While it is vitally important that mental health issues be considered under WSIB, many are concerned that the proposed changes lack specifics. For example, the difference between a high-stress and low-stress job have yet to be defined.

This lack of clearly defined terms could lead to workers’ claims being dragged out as the Tribunal navigates their way through the first few years of claims, making new case law as it goes.

There is also concern among employers, that these policy changes will almost certainly result in an increase in WSIB premiums and possibly affect their experience rating as more workers begin to make claims related to mental stress.

The time to prepare is now

It is only a matter of time before the proposed changes for WSIB (or similar ones) come into effect. It is important for employers to learn now what these changes will mean for them.
ECAO’s 2017 Annual Industry Conference
One of the Most Memorable

ECAO’s 2017 Annual Industry Conference was, by many accounts, one of the most enjoyable conferences in the history of the association.

“I really thought it was one of the best conferences I’ve ever attended,” said First Vice President Mark Lloyd, who estimates that he has attended at least 10 ECAO conferences over the years. His thoughts were echoed by other members of the association’s Executive Committee.

The six-day event was held at the historic Bayerischer Hof hotel, located close to the historic district of old Munich, in Germany. The five-star grand hotel was originally built in 1841 and has, over its storied history, hosted royalty, including Empress Elizabeth of Austria, and distinguished guests such as Sigmund Freud. During the Second World War, the hotel sustained heavy damage from aerial bombardment but was rebuilt following the war and today remains a top destination for heads of state and famous celebrities. The Bayerischer Hof hosts the annual Munich Security Conference and there were reported sightings of Elvis Presley’s widow Priscilla during our stay.

“The Bayerischer Hof hotel was five-star, top notch. Worth absolutely every penny and more. I was so impressed and thrilled with the service, the food … everything about it,” Lloyd said.

The week started with a Sunday evening welcome dinner and reception in the hotel Atrium and Faulk’s Bar. On Monday morning, conference attendees received an entertaining and interactive introduction to the history of Munich and Bavaria by local historian, teacher and tour guide Michael Borio, followed by a walking tour of old Munich, complete with a stop to sample local beer.

Perennial favourites Mark Casaletto and Dan Leduc joined ECAO delegates once again as guest speakers to provide their unique insights into the economic outlook for Canadian construction and the importance of reading and understanding contracts before signing.

Dan Linskey, former Superintendent-In-Chief of the Boston Police Department at the time of the marathon bombings in 2013, attended the conference as a key-note speaker to talk about his experience leading during a crisis. Nic Bittle, the founder of Work Force Pro, was another new speaker at the conference and relayed his thoughts about how to identify and develop the next generation of leaders in the industry.

The conference deviated a little from previous years in the provision of more free time for delegates to get out and experience the history and culture of Germany first-hand, and there were more group
events, including breakfasts and dinners, than have been in some of the previous conferences.

For Lloyd, he said it was the social aspects and the ability to network with colleagues and people in the industry that made it enjoyable for him. He also had high praise for Cubed Inc., the conference and event management company retained by ECAO to plan and manage the Germany conference.

“They were fantastic … I’ve heard some people say that they had an issue with cost but for me I think it’s well worth every penny to make things run smooth for our members. I had personal experiences with Cubed Inc. They took care of details for me so quickly and professionally. I would highly recommend them for all of our conferences.”

Lloyd also said he thought it was a good balance of business sessions versus free time or optional excursions. He said he understands that some people agree with him where others would have preferred more business sessions. “I guess everybody has a different opinion of what’s required.”

The conference also offered an opportunity for delegates to take a tour of the medieval village of Nuremburg and visit Germany’s first concentration camp, Dachau. For those who desired less sobering experiences, there was a tour of a local brewery. And for those seeking more of a thrill, participants were afforded an opportunity to climb into the driver’s seat of a BMW M class for a drifting experience to be remembered.
Snapshots of our 2017 Industry Conference
Munich, Germany
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CONNECT WITH US
Electricity Human Resources Canada (EHRC) has recently launched its latest National Labour Market Information (LMI) study which will provide the electricity industry with the most up-to-date data on the electricity workforce. This year the study will include a strong focus on the electrical contractors who service the industry and will work closely with the Electrical Contractors Association of Ontario (ECAO) as well as the other electrical contractor associations across the country.

The study is an update to EHRC’s 2011 Power in Motion, which provided electricity companies with concrete, actionable steps to help them address HR challenges on a number of different fronts. Previous recommendations have centered around the need to diversify the workforce, develop occupational standards, identify training needs and develop specific HR tools to support organizations (e.g. succession planning, knowledge transfer), to name but a few. Feedback from previous studies also identified the need to continue to highlight trades to young people to ensure we have enough qualified people in the talent pipeline – all too often we still see parents and key influencers such as teachers speaking to the need for university degrees – EHRC continues to build the case for entry to the trades.

Through this study EHRC will engage stakeholders through both key informant interviews and a major employer survey distributed across the country. We will also consult educational and industry training institutions to gather their input on enrollment trends, graduation statistics, training program availability, and any challenges educators face in training the next generation of workers.

The Canadian electricity industry is facing change at a pace not traditionally seen in this sector. The integration of renewables, emerging technology (e.g. cyber security) and the need to repair and replace our aging infrastructure are all drivers of change. In addition, we will continue to see more and more of the current workforce retire.

We are not a “just in time” industry – our workforce is highly skilled and educated – we need to ensure that plans are in place to manage the exodus while ensuring that safety is not compromised. When looking at our industry – highly regulated, with important safety considerations – it’s extremely important for us to deal with regulated professions and certifications. What it takes for a worker to achieve a position in our business is quite often a significant level of training.

Compounding the problem is the fact that our industry is highly educated with the majority of jobs requiring post-secondary education, and long lead times to full competency when an employee enters a role – industry has told us there is an average of four years to full competency.

The success of the sector depends on the industry’s ability to manage its human resource challenges. Understanding the labour market (the extent of the gap between labour supply and demand) and which occupations are currently under the most pressure (including the types of pressures that exist) will be key to planning for the long-term amidst an ever-changing workforce.

A strategic and national approach to the human resource challenges facing the industry is critical to ensuring long-term growth and sustainability of the sector. There are thousands of highly-skilled Canadians running our electricity businesses. They are trades people, engineers, line maintainers, transmission operators, and electricians working in generating stations, transmission companies, and distribution utilities. At the end of the day the one constant is the need for our industry to hire and train the best of the best. We always need to remember that without people there is no power.

Michelle Branigan is the Chief Executive Officer of Electricity Human Resources Canada.
28% of Canadian respondents confirmed being affected by cyber crime in the last 24 months.1

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• Data Recovery Expenses
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• Business Interruption
  If your normal way of doing business is interrupted due to a network security incident that affects your computer system, this coverage can cover the loss of income and increased operating expenses you incurred during the incident for up to 30 days.

• E-Commerce Extortion
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What’s not covered?
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1 PwC 2016 Global Economic Crime Survey; www.pwc.com
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Privacy breaches are emerging as a common threat for all businesses, making it more important than ever for companies to take proactive steps to safeguard their customers’ information.

likely to cover your business income loss. If outsourcing to a vendor, you should seek legal advice to ensure you have the proper contract terms to help protect your business.

Cyber Safety Tips

Phishing scams

Phishing scams are any sort of attack where the recipient is asked to take action that will compromise their security. These could be general emails sent to a large number of recipients, or spear phishing campaigns that are designed for a specific target. Cyber criminals go to great lengths to make their phishing emails look authentic and seem like they come from trusted sources.

1. Check the email address and make sure you recognize it. Also, check that there aren’t other recipients you don’t know in the cc’ field. If you don’t recognize the sender or the recipients, consider the email suspicious.

2. Look for a greeting that is personalized instead of a generic greeting like “Dear Customer” or “Hi Friend.” If it seems suspicious, it’s best to call your friend or colleague to confirm they sent the email.

3. If the content of the email seems odd, such as information about a contest you didn’t enter or a package you weren’t expecting, it could be a scam. Additionally, typos and grammatical errors in the email could indicate a potential scam.

4. Be wary of urgent calls to action that ask you to provide information immediately. Never share your personal or confidential information via email.

5. Don’t click on links or download email attachments if the email comes from a suspicious source.

Password security

1. Choose a password that wouldn’t be easy to guess by others that know you. For example, don’t use passwords that include the name of your pet, car, kids or favourite sports team. Having a combination of letters, numbers and characters is a great start.

2. Create a password that you’ll be able to remember. Complex passwords are difficult to crack, but are only useful if you’re able to remember them.

3. Use different passwords for each account and change them every month.

4. Turn off ‘save password’ features on your browser, especially if you’re using a shared computer.

5. Think carefully about what password retrieval questions you use when creating a new account. If the answers are too obvious, it could be easy for a cybercriminal to get the answers via social media research.

This article is provided for information only and is not a substitute for professional advice. We make no representations or warranties regarding the accuracy or completeness of the information and will not be responsible for any loss arising out of reliance on the information.
What to Consider Before Purchasing Business Insurance

By Richard Frost, Loss Prevention Consultant, National Accounts and Associations, Federated Insurance

Purchasing insurance for your business is a significant investment. As with any investment, you want to make sure you’re getting the most value for your dollar. Before you purchase coverage, a great amount of time, effort and research should be invested to ensure you obtain the best coverage to meet your business’ needs. Below are some tips to consider and some questions you’ll want to ask before you insure your business.

Understand your risks
No one knows your business better than you. Ask yourself: What are your needs and who can best fulfill them? What makes up your operations? Where do your jobs take place? How long is the duration of the project you’re working on? What are the common risks in your industry? There are multiple companies out there offering a variety of coverages. Each answer could affect the amount of insurance you will need.

Shop around
There are many factors that affect your insurance premium. Your own loss experience and industry losses are just two considerations. When shopping for insurance, shop smart by asking yourself what your needs are and doing your research. There are multiple insurance companies offering a variety of coverages. It is important to compare apples to apples when determining what to do. Look at what the policy covers in detail including exclusions, endorsements, limits and deductibles to see which ones best fit your business’ needs. Above all, ask yourself which one allows you to sleep peacefully at night knowing that your business and assets are protected.

Review your policy limits
As your needs evolve, so will the needs of your business. That’s why it’s important to review your policy regularly and see if your coverages still meet your needs. Insurance companies offer a wide range of coverage limits. Ask yourself: What limits do your contracts require? How much is enough? Keep in mind that if your actions cause injuries or loss of life, large claims could occur so you’ll want to be insured to cover those costs. Consider bundling several policies with one insurance carrier. Layering and umbrella insurance are some ways to get the most from your coverage while controlling your costs. Deductibles are also important to consider since they can affect your premium and may allow you to purchase more insurance where it is better needed.
Once you have a good understanding of your needs, here are some questions to ask your insurance specialist:

1. What is the expertise of the insurer in your industry?
2. What is the financial rating of the insurer? Have there been any recent changes?
3. Does the insurer have access to all the types of insurance that your company requires?
4. What are the limits on coverages?
5. What are the exclusions and endorsements?
6. What payment options are available?
7. How will service issues be managed and escalated?
8. How will the renewal process be handled?
9. Who do I contact if I require Certificates of Insurance for multiple projects? Are there any restrictions on the number of certificates that I can request? What is the cost, and how long does it take to get one?
10. What’s your claims process?

Here are some insurance terms that you should understand when researching your insurance needs and coverage.

Definitions:

- **Insurance:** is the sharing of loss by the few individuals within a group, amongst the many members of that group.
- **Insurance policy:** is a contract between the insurer and the insured, which determines the claims which the insurer is legally required to pay in exchange for payment.
- **Declarations page:** provides the name of the insured, policy period, coverage, limits, and deductibles, and premium.
- **Policy wordings:** tell you what is covered and what is excluded.
- **Endorsements:** can add or deny coverage, add or delete conditions, change payment limits, and add additional named insureds.
- **Co-insurance clause:** requires the insured to have an equal or greater amount of the stated coinsurance percentage of the insurable value of the covered property.
- **Umbrella insurance:** is excess coverage over and above the general liability and automobile policies.
- **Deductible:** is the portion of the loss that the insured pays. There are a variety of amounts and can have a significant effect on the cost of the coverage.
- **Certificate of insurance:** is a document issued by an insurance company to provide evidence that an insurance policy is in force. You can request this of subcontractors to ensure they have insurance and they can be requested from you to prove that you have insurance.
Why Everyone Should Have a Personal Umbrella

By Mauro Di Tullio, Senior Account Representative, Associations, Federated Insurance

Not just for rain anymore, a Personal Umbrella is a low-cost insurance that keeps you from paying a price almost no one can afford.

Parents of a teenager on the softball team you coach blame your teaching style for “ruining her chances for an athletic scholarship.”

In their annual statements, the board of a local organization you’re a part of as a volunteer inadvertently insults a minor celebrity, who names you in a libel lawsuit.

You’re hosting a pool party for your son, and a 15-year old guest dives eagerly into the pool—not realizing it’s the shallow end.

You are driving to work, briefly look down to change the radio station, and don’t notice the crosswalk light up—or the successful entrepreneur begin to cross the street in front of you.

Can you imagine yourself in any of those situations? Each of the above scenarios have happened to others, and have resulted in disastrously-expensive six- or seven-figure lawsuits. The resulting settlements go far beyond the limits of typical home or auto policies, or they may not be covered by those policies at all!

These unfortunate events—the kind that could happen to anyone—could cost you your house. That’s why you should have a Personal Umbrella.

How does a Personal Umbrella work?

A Personal Umbrella picks up where typical policies run out (or where a typical policy might not respond, as in the above case of volunteer libel).

Say you were injured on a neighbour’s property and the court found your injury was caused by your neighbour’s negligence. If the settlement is $3 million and your neighbour is protected by a policy with a $2 million limit but doesn’t have a Personal Umbrella, your neighbour would have to dig into their personal assets to find the remaining million dollars. In many such cases, those without a Personal Umbrella may lose their life’s savings.

Because Personal Umbrellas rarely have to kick in, even millions of dollars of coverage come at surprisingly low prices relative to other forms of insurance, all while protecting you against disastrous losses.

So why doesn’t everyone already have a Personal Umbrella?

Although they’ve been around for decades, as a culture, we aren’t used to the idea of needing Personal Umbrellas. But for those who have assets to lose, that has changed. In the last few decades, the amounts of money awarded as damages seem to be growing faster than the industry-standard liability limits. As that gap increases, your exposure to risk rises.

“I feel we’ve passed the tipping point where it’s important for Canadians to have a Personal Umbrella,” says Sylvain Baril, Federated Insurance Senior Vice President, Underwriting. “Just like auto insurance became mandatory in post-war North America due to the increasing impact of cars, we’re seeing a similar growing need for Personal Umbrellas.”

Insurance was created so that, by paying a price almost everyone can afford, you could protect yourself and your families against the risk of paying a price almost nobody can afford. That’s precisely why everyone should have a Personal Umbrella.

Three ways you can protect yourself (in addition to a Personal Umbrella)

1. If you volunteer on behalf of an organization, club, or team, ask if they have insurance to protect you and your fellow volunteers. They have the power to protect you too!

2. If you have a pool, clearly mark where diving is allowed or prohibited, and post the pool rules (like the rules sign available for purchase from SafePools.ca.

3. Make a rule for all drivers in your household that, should you ever need to take your eyes off the road to make a phone call, change the radio station, or adjust your GPS settings, you pull over. The minute it adds to your commute could save your life.

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