

We have made some changes at Pictou Mutual Insurance in the year 2011 including a new computer system. Therefore your policy will look a little different. Please take the time to review your coverage and if you have any questions please do not hesitate to call your agent or our head office at 1-888-485-4542.

## Policy Wordings Enclosed

In an effort to keep up with the insurance industry we have updated some of our policy wordings. To make sure that everyone has the latest copy, we are attaching a copy of the wordings with your policy.

## Our Agents

Know someone that needs insurance or just have questions about your existing insurance, please call our agents today. Our Agents are:

**Bob Francis** – T: 902-893-0206  
**Melissa Pretty** – T: 902-382-3031  
**Michael Malcolm** – T: 902-485-4542 C: 902-759-6079

Not sure which agent would service your area, call our head office at 1-888-485-4542 and we will be happy to assist you

## Types of Insurance

We offer different levels of insurance for your home, from the basic fire only coverage through to our comprehensive policy. If you are not sure what coverage you have it would be a good time to have a review done by your agent.

## Policy Payment Options

Your policy is coming due for renewal. You can pay by Cheque, Cash, Visa, Mastercard or Debit. We have the following payment options available:

- Full payment due on renewal date.
- Monthly payments (You will need to contact your agent to complete a payment form to pay monthly. The service fee is 6% and you will need to pay 2 months on renewal date and then the balance is taken from your account monthly).

## OUR MINIMUM DEDUCTIBLE HAS CHANGED

**Starting** January 01, 2011 our minimum deductible for all policies is now \$500.00

## Outdoor Wood Furnaces

Do you have one or are thinking of purchasing one? It is very important to check with your insurance company prior to installing one or if you have one and plan to build a new structure such as a garage or a woodshed, please check and make sure that it will not effect your insurance. Some of the things we look for when insuring an outdoor wood furnace are:

- 30 FT from any structure containing combustible materials in its construction or stored within.
- They must be on a masonry pad covering the area beneath and extended 18 inches beyond the unit on any side equipped with a door and 8 inches beyond the unit on all other sides.
- The area around the outdoor wood furnace/boilers must be kept mowed and clear of debris.
- Only wood and wood products shall be used for the purpose of combustion in the unit.
- All water lines should be installed in such a manner that the water will not freeze thereby eliminating the need for any antifreeze additives in the water lines.
- All electrical connections to the unit must conform to the Nova Scotia Electrical Code and any applicable CSA or ULC Standards.
- Cannot be located within a structure.

## Oil Tanks

Oil is the primary home-heating source in Atlantic Canada. 42% of all Atlantic homes have an oil tank and therefore a potential environmental hazard. One litre of leaked oil can contaminate one million litres of drinking water. If there is a spill or leak from your property, you could be entirely responsible for these costs. No one needs that expense or hassle. To help prevent these spills or leaks we recommend a 14 gauge (2.0 mm) oil tank located outside be replaced every 10 years, if the 14 gauge oil tank is inside of the home, it should be replaced every 12 years. If you have a 12 gauge (2.3 mm) oil tank located outside of your home, it should be replaced every 12 years whereas if the 12 gauge was inside the house, you should replace it every 15 years.