

Highway Happenings



Highway Agencies Ltd.

Insurance and Risk Management

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Meet our Employee of the Year



Cherie Shook-Pelletier
2010/11 HAL Employee of the Year

Congratulations to Cherie Shook-Pelletier from the Regina Branch of Highway Agencies Ltd. for being selected Employee of the Year!

Cherie joined HAL in October, 2009 from a brokerage in Moose Jaw, SK where Cherie still resides.

Since joining HAL, Cherie's primary focus has been in the Commercial areas of the company, specifically with commercial fleet insurance.

As the winner of the HAL Employee of the Year, Cherie received the Cornelisse plaque, recognizing her service excellence, a beautiful ladies watch and a small cash prize. When asked what her plans were for the money, Cherie's answer was simple and to the point "Shopping". Good for you Cherie, you deserve it.

Cherie is a proud mom of two great kids, Josée, age 12 and Luc, age 8 who keep her running in high gear

every day.

Cherie is a three time winner of the Employee of the Month, nominated by her peers with a series of monthly themes. Cherie's monthly wins were in May, September and January and included the themes "Innovation and Creativity", "Excellent Teamwork", and "Works Well Under Pressure".

So, how does it feel to be selected the Employee of the Year? "I work with an amazing group of people. To be selected by my peers was a great honour".

Buying Home Insurance for your Condo

As a homeowner, obtaining a good home insurance policy that protects your home and family is one of the essential costs related to purchasing a home. But if you own a condo there may be some additional considerations in selecting a home insurance policy that is right for you. Here is

a breakdown of the kind of coverage you need as a condo owner, and some tips on finding the right policy.

Ownership Issues

Since the actual property ownership of condos includes both private and shared property, condo

insurance must cover both. In the case of shared property, the major concern is liability insurance that will cover any damage that may be caused by your negligence or an accident that would damage shared property or the property of another condo owner.

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Things you may not know:

- GILLIGAN, FROM THE TV SHOW GILLIGAN'S ISLAND, HIS FIRST NAME WAS WILLY.
- THE HUM OF A HOUSEFLY IS IN THE KEY OF F.
- A PREGNANT GOLDFISH IS CALLED A TWIT.
- THE "L.L." IN L.L. BEAN STANDS FOR LEON LEONWOOD.

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Highway Happenings

Buying Home Insurance for your Condo (continued)



The Concord grape was developed in 1849 in Concord, Massachusetts. This grape is the top choice for grape jelly and Kosher wine.

Condo Association Coverage

Another issue to consider is whether your Condo Association has blanket coverage that will protect you from damages that may be caused by other condo owners who do not have liability insurance, or have limited coverage. Since condo owners pay fees that include a number of shared costs, such as property maintenance and some utilities, insurance should be offered by your Condo

Association to protect you in these cases. If yours does not, you may want to check out ways to include it. In most cases this type of shared coverage will cost each owner less than individual liability insurance and will keep all condo owners protected.

Content Coverage

Living in a gated community or secured building, as most condo complexes are, may give you a false sense of

security. If your condo insurance does not cover your unit's contents from theft and other damage you could be leaving a huge gap in your coverage. Also, if you own valuable items such as jewellery or antiques your content coverage may not protect the full value of these items and a rider may be necessary.

HAL Insurance can protect your condo, and keep you protected from liability.

“Highway Agencies Ltd. has been in business for 56 years”

A Different Look for Highway Agencies Ltd.

Highway Agencies Ltd. is undergoing a facelift. According to Barry Peabody, General Manager of Highway Agencies Ltd. “Highway Agencies has been in business for 56 years. We feel it is time to give ourselves a new, modern look without sacrificing the great work we do with our clients.” Coming this summer, Highway Agencies

Ltd. will rebrand and become HAL Insurance. Where did the name HAL Insurance come from? According to Peabody “It is an acronym for Highway Agencies Ltd. Internally, we have called ourselves HAL for years, so we thought it would be both fun and appropriate to make HAL official.” Highway Agencies has engaged the

professional services of an advertising agency who has an impressive portfolio of clients. “We wanted something more than just a different logo and business cards. We wanted to explore the fabric of our company and create a lasting image of the company that will resonate with our current and future clients.” Peabody said.

Is Flood the same as a Sewer Back-up?

A flood can be caused by spring run-off, melting snow, an over-flowing river, lake or stream, or even a swimming pool. Excessive groundwater build up that enters your home via leaks or seepage is also considered flooding. Whether aided by wind or an Act of God, damage to your home caused by a flood is not covered.

Sewer back-ups occur when massive volumes of water overload a drainage system. Once the wastewater rises above your basement drains, a back-flow into your home results. Sewer back-up may be covered, if sewer back-up coverage has been purchased.

Spring is just around the corner it is going to be soggy. Call Highway Agencies today to review your coverage.

Understanding your Auto Coverage

Everyone who drives is required by law to carry auto insurance, but when many people look at their policy, they are confused by the coverage types and numbers. Understanding what the terms and numbers on your auto policy mean is vital to ensuring you have enough coverage.

Liability Coverage

If you are in an accident and you are at fault, your liability coverage will pay for the damage to the other car as well as medical attention needed by anyone who was injured. You are required by law to carry a minimum amount of liability insurance. Liability coverage usually appears as three numbers; these three numbers are the limits of your policy for bodily injury per person, bodily injury per incident, and physical damage. The numbers represent thousands of dollars.

Comprehensive and Collision

These two coverages will appear on your policy as deductible amounts. Each of them is coverage for

damages done to your vehicle, but they apply to different types of claims. If you have a loan on your car, you will be required to carry both of these types of coverage.

Collision coverage is for damage sustained by your vehicle in the event of an accident. The deductible is the amount that you will be responsible for paying if a claim is made. In most cases, you will pay the deductible only if you were at fault in the accident.

Comprehensive coverage is for damage sustained to your vehicle in just about any situation outside of an accident. This includes things like weather damage, vandalism, and theft. Again, the deductible amount is what you will pay in the event of a claim.

Uninsured Motorist Coverage

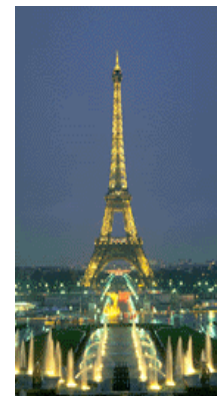
This is a coverage that protects you in case you are involved with another driver who does not have liability coverage and is at fault in the accident. This coverage

may also include underinsured motorist allowance, which will help to cover the difference if the other driver has liability limits too low to pay for all of the damage or injuries. This coverage will appear in a similar format to your liability coverage.

Medical Coverage Or Personal Injury Protection

This coverage helps to pay for medical care of anyone in the vehicle who is injured when an accident occurs. Some states mandate this coverage, while in others it is optional.

These are the main types of auto insurance coverage. Your policy may have other options, but these basics will help you to understand the foundation of your auto policy. Coverage under a Saskatchewan license plate alone is not enough to fully protect you.



Eiffel Facts:
This tower took 2.5 million rivets and over 18,000 iron parts to construct. A new paint job takes 60 tons of paint.

Coverage under a Saskatchewan license plate is not enough to protect you.

International Registration Plan

At Highway Agencies transport companies can obtain IRP (International Registration Plan) licensing through CTCI Consulting Inc.

CTCI offers IRP licensing services for Saskatchewan & Alberta based transport companies. IRP licensing is required for commercial vehicles that travel outside their home jurisdiction. There are many requirements associated with this type of licensing and the pitfalls and penalties are great for improper licensing. "We have had many companies seek our help when they were issued a citation in another jurisdiction for an unexpected and perhaps unknown violation" says Bill Cornelisse of CTCI.

CTCI also helps companies obtain DOT & MC numbers that are required to operate as a for-hire or private transport company in the USA. "Operating in the USA brings its own set of regulatory challenges, whether it is completing heavy vehicle tax reports, border crossing transponders, hazmat registrations or weight distance tax permits for selected States." says Cornelisse.

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Highway Agencies Ltd., part of the Saskatchewan Trucking Association group of companies, was established in 1955 to provide general insurance services to the members of the Saskatchewan Trucking Association and to the communities those members resided in. Since those early days, Highway Agencies has been client focused and work with our clients to address areas of risk and exposure. Highway Agencies Ltd. proudly represents many of the largest, financially secure Insurers in Canada.

Our mission statement at Highway Agencies reads:

For our clients, we will provide highly valued expertise and solutions to risk

Our value statement at Highway Agencies reads:

We value: *Honesty, Respect, Teamwork, Integrity and Knowledge*

This Summer, look for us on the Web

www.Halinsurance.ca

All for one, and one for all

With the arrival of 2011, we found out that a grandchild of a Highway Agencies staff member was diagnosed with a cancer called retinoblastoma, which is cancer of the eyes. The grandson at the time was less than 6 months old, and the little guy had cancer in both eyes! All parents and grandparents share the horror of such terrible news, and without exception, I think we all held our own children a little closer at bed time, thankful for good health.

The mom had to immediately head to Toronto for treatments to begin. Initially, hotel bills were crazy high until a spot opened up at Ronald McDonald House, making the cost of staying in Toronto more manageable for a single mom. Nevertheless, at minimum, they were looking at staying in Toronto for months, and if everything went well, many follow up appointments in the months and years to come. Some of the expenses associated with the treatment process will be covered by the Provincial Health programs, but there seemed to be so much not being covered that the staff at Highway Agencies decided to see what we could do to help, even if in just in a small way.

So, we began to fundraise. We had a fundraising supper, casual Fridays, and had a nice green piggy bank sitting at our front door seeking pocket change. In a matter of weeks, we raised over \$ 8,000 to help out this little boy. What amazed us was the support we received everywhere. We had Insurers sending money, we had staff donating, we had friends and family writing cheques, and we had total strangers reaching into their pocket and offering to help. Thank you to all!