

Your best Insurance is an Insurance Broker!



## Contest Alert!



[www.facebook.com/costeninsurance](http://www.facebook.com/costeninsurance)

[www.costeninsurance.com/blog](http://www.costeninsurance.com/blog)

“Like” our Facebook page and Subscribe to our Blog to get information on upcoming events, Insurance tips, and client contests...

For every “Like” and Subscription we receive prior to December 31, 2012 we will donate \$1.00 to our 2012 Charity of the Year, Emma House



[www.emmahouse.ca](http://www.emmahouse.ca)

Your name will also be entered into a draw to WIN \$50.00 off of your 2013 Insurance Renewal. The winner will be announced the first week of January.

GOOD LUCK!

## Three doors down!

Costen & Associates would like to announce that we are now operating from a new location at 1990 Kensington Road NW, Calgary, AB. Aside from our sunny new office location, all of our contact information remains the same. Next time you’re in the area, please stop by and visit our new Office and say hi!



## Storm Telematics GPS



Please see the attached insert for information on a product that will protect your assets and SAVE YOU MONEY on your Insurance premiums!

## Tenant’s Insurance – It’s not just Property Coverage!

Many people who are renting feel that it is not necessary to carry Tenant Insurance as they do not own enough “stuff”. However, even if you do not have a large amount of personal property, a Tenant Package is beneficial for the additional coverage it provides:

- Additional Living Expense – if your dwelling is unfit for occupancy due to an insured peril, the Insurer will cover necessary increases in living expenses (including moving expenses) so that your household can maintain a normal standard of living
- Personal Liability – the Insurer will pay sums which you become legally liable to pay as compensatory damages because of unintentional bodily injury or property damage arising out of:
- Your personal actions anywhere in the world
- Your ownership, use or occupancy of the premises

*\* subject to policy exclusions*

## Best of Luck, Rhonda!



Rhonda started her career with the Costen & Associates in September 2003, assisting us with filing. Over the years her job description changed to include answering phones, scanning, faxing, organizing, decorating for holidays, handling our Customer Survey, and stuffing, sorting and mailing out our annual calendar and newsletter. She will be dearly missed by the Company and the staff. Rhonda, thank you for being such an amazing Team member, friend, and part of the Costen & Associates family for the last 9 years. We wish you the best of luck in all of your future endeavors!

## Winter Maintenance Tips

As the leaves start to fall and Winter is just around the corner, we would like to provide you with a few helpful tips for preparing your home and yard for the cold months ahead!



- Have your furnace inspected to ensure it is clean and in good working condition
- Check your roof for damage or loose or missing shingles that may leak during Winter storms or from melting snow
- Caulk around windows and door frames to prevent drafts and leaks, and apply weather stripping around doors as needed
- Clean gutters of leaves and other debris to avoid water backing up, leaks, or ice damming
- Add extensions to downspouts so water runs at least three to four feet from your foundation
- Turn off exterior faucets and disconnect and drain the hoses and faucets, as un-drained pipes may freeze. If your faucets are not frost proof, it is recommended to turn off the valve in the basement.
- **Note:** if you are heading out of town for 3 or more consecutive days, please remember to turn off your water and drain your pipes, or ask a reliable person to check on your home daily while you are away!
- Drain your lawn irrigation system to avoid freezing or leaks.
- Instead of raking, mulch your leaves and as they decompose they will nourish the lawn over Winter.
- Have your chimney and vents cleaned to ensure they are in good repair before use to prevent fires and carbon monoxide from getting into your home.
- Restock your Winter essentials, such as salt, ice melt, and shovels!

## What’s New and Exciting?

In partnership with the IBAA, we are working on implementing a **Smart Phone App** that will provide you with helpful features such as Direct Broker contact, On-site accident reporting with photo capabilities, Property claim reporting, and Home inventory. Please subscribe to our Blog or visit our Facebook page to learn more.

## Travelling for the holidays?

Costen & Associates is proud to offer competitive travel insurance rates and coverage. Whether you are a Canadian resident or Visitor to Canada, we can help protect you and your family. The Insurance Companies we represent offer affordable plans providing \$5 million (or higher depending on the Insurer) in Hospital and Medical coverage, and annual multi-trip plans are also available. Contact us today for your competitive quote!

## Friendly Reminder!

Please remember to update your contact information with our Office if you have recently moved, changed phone numbers, or have a new email address. We want to ensure we have your current information on file so that you receive your policy documents and important information... like this newsletter!

## We’d love to hear from you...

Phone: 1-403-245-2424 • 1-800-811-5044 Fax: 1-403-237-5599 • 1-800-811-5109

E-mail: [admin@costeninsurance.com](mailto:admin@costeninsurance.com)

## Now Open SATURDAYS!

Costen & Associates is now OPEN SATURDAYS from 10:00AM – 4:00PM.



[www.costeninsurance.com](http://www.costeninsurance.com)