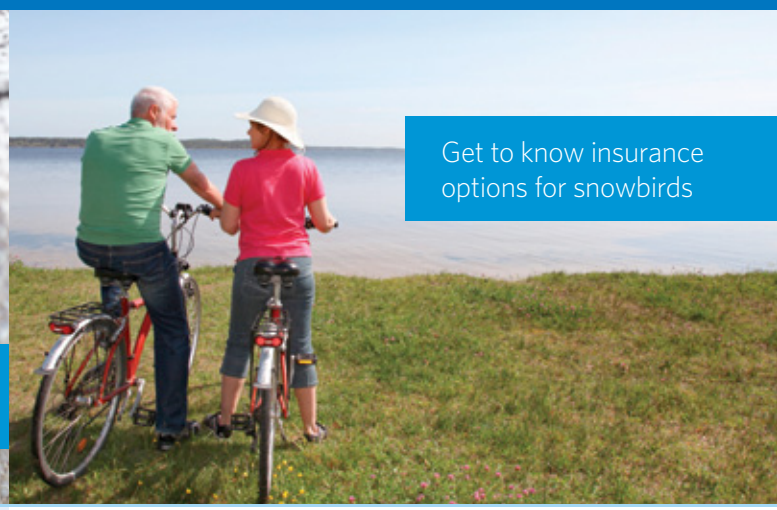




Get to Know Your Insurance™



Get to know your insurance and get peace of mind for your family



Get to know insurance options for snowbirds

While your parents likely have their insurance considerations well in hand, it can be reassuring for you to learn more about their insurance. Allstate Insurance Company of Canada makes getting to know their insurance easier. Our **Good Hands** can protect your family—that's what we're here for.

If your parents are retired, it's time to think about...

- Home insurance
- Auto insurance

Consider

Policy and payments

- Call your parents' Allstate Agency to change the insurance policy renewal date if it falls during the time they are out of the country.
- Arrange a policy payment schedule, either monthly or annually, to ensure payments are made on time.

Do your parents travel often? Help them protect their home and everything that's in it while they're away.

■ Consider:

Around the house

- **Water:** Shut off their water and drain the pipes. When not in use during the winter months, water can easily freeze causing pipes to explode and leak or flood the home.
- **Appliances:** Unplug appliances and electronics. Even when not in use, these items can still consume energy. If there is a power surge they could spark and cause a fire.
- **Check-in:** A policy can become void if no one checks in on a home while the owners are away for extended periods. During an extended absence, it's important to let your insurance agency know about the time and duration away from the home. You should also see to it that someone visits your parents' home regularly to ensure nothing has happened on the property.

Visit goodhandsadvice.ca for more home safety tips.

My parents are getting older

Insurance for Your Family



Protect your parents' home while they're away



Auto Insurance Considerations
Get to know your parents' auto insurance options

The holiday season is a very risky time of year for break-ins. If your parents are out of town for the winter, make sure thieves won't know it:

- Arrange for a snow plow service to clear their walkways and driveway. Don't let snow pile up outside the home — it signals that no one is there.
- Make sure you have someone collect the mail and place a hold on newspapers so they don't sit outside.
- Keep the home bright and deter thieves by installing security lights at the front and back of the house.
- Avoid discussing your parents' vacation on Twitter, Facebook or other social media—strangers don't need to know your parents are out of town.

Helpful Hint

Consider installing an alarm system at your parents' home. Your parents can also talk to their Allstate Agency about receiving a discount on their policy if one has been installed.

- If your parents spend significant amounts of time out of the country they have a few options for their auto insurance:

If they're leaving their car at home, they should consult with an insurance agent to determine what options would work best for them. They can consider suspending their policy and altering their coverage if the car will not be driven while they are away. For example, they could remove all coverage except for comprehensive. The car won't be insured to drive, but the comprehensive coverage will protect the vehicle from a variety of losses including...

- Their car is stolen from their home
- Their car is vandalized
- Their car is damaged by severe weather
- Their car is damaged in a fire

If your parents are planning to take the car with them when they go away, they should consult their insurance agency. Insurance coverage can be affected if you plan to have your car away from your home for longer than 30 days.

Did You Know?

The only people allowed to make amendments to an insurance policy are the named insured or someone with Power of Attorney.



Allstate
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Get to Know Your Insurance™

Visit goodhandsadvice.ca/lifeguides
Or call or visit your local Allstate Agency today.

The Good Hands Network™

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