

Personal Lines

PERSPECTIVES



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Marijuana use significantly impairs one's driving ability by affecting judgment, motor coordination and reaction time. Read on to learn the dangers of driving on marijuana.

PROVIDED BY

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HOME

Childproofing Your Home

Infants and young children are prone to accidents, and the home is one of the most common sources of injury. If parents don't take the proper safety precautions, children could be seriously injured by burns, falls, poisons and electricity.

The following are some general steps you can take around the home to keep your children safe:

- Cut the loops of window blind cords into two pieces and place them out of your baby's reach.
- Use safety gates at the bottom and top of staircases.
- Identify household items that may be toxic to young children and place them in a secure location.
- Place locks on your toilet lids and bathroom doors.
- Set your water heater to a safe temperature to prevent accidental scalding, and test bathwater before placing your child in the tub.
- Cover unused electrical outlets with outlet protectors or safety caps.
- Install safety latches on cabinets and drawers to keep children safe from potentially poisonous household products.
- Ensure that heavy furniture like televisions, dressers and bookshelves are secured to the wall using brackets, anchors or similar tools.

LIFE

Tips for Filing an Insurance Claim

Accidents and natural disasters can strike without warning, causing costly damage to your home, vehicles and personal belongings. When this happens, you will have to file an insurance claim in order for your policy to kick in and recoup your losses.

In order to get the most out of the claims process, consider the following tips:

- Call your insurer as soon as an incident occurs. The quicker you get the process moving, the better. After you've contacted your insurer, you can ask an adjuster to come and inspect the damage.
- Document your losses before the adjuster comes. Make a thorough list of property that has been impacted by a disaster. Provide purchase receipts, or estimate how much the belongings cost and when you bought them.
- Take photographs of the accident scene, and don't throw out damaged items before notifying your insurer.

Above all, it's important to document the claims process, noting when you speak with your insurers and what the conversations entailed. This will help you track the amount of reimbursement you should receive and allow you to keep a record of insurance claims for future use.

AUTO

Marijuana's Impact on Driving

Drug-impaired driving occurs when an operator uses a motor vehicle while under the influence of illegal, prescription or over-the-counter drugs. Of these, marijuana is one of the most common, with studies suggesting that, each year, approximately 632,600 Canadian drivers operate a vehicle two hours after smoking marijuana.

This is dangerous, as marijuana can impact one's driving ability in the following ways:

- Reduce a driver's ability to stay in the centre lane
- Impact a driver's ability to judge safe following distances
- Impair a driver's ability to make quick decisions regarding passing manoeuvres
- Make it difficult for drivers to concentrate on the road
- Decrease a driver's ability to accurately judge his or her driving speed

Marijuana use significantly impairs one's driving ability by affecting judgment, motor coordination and reaction time. What's more, if caught operating a vehicle under the influence of marijuana, drivers could face severe penalties.



IN THE KNOW

4 Tips For Shopping for an Apartment

Renting an apartment can be an affordable alternative to purchasing a home. However, finding the right apartment can be a stressful process if you aren't prepared. The following are just a few tips to keep in mind to ensure the apartment hunting process is stress-free:

1. Set a budget. Take into account all of your expenses, including food, utilities and entertainment.
2. Narrow your search to one or two ideal neighbourhoods.
3. Schedule a walkthrough of all apartments before making a decision.
4. Beware of rental scams. Some landlords may ask for a cash advance before you sign a lease. This is often a scam, and you should avoid exchanging cash until you've seen the apartment and signed a lease.

Shopping for an apartment can be stressful, but the proper preparations will ensure that you find housing that meets your unique needs.

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