

❤️ February 2019 ❤️

PAUL DAVIS

RECOVER • RECONSTRUCT • RESTORE

Property Damage?

Call 1.877.570.0438

EMERGENCY
24/7
SERVICE

Kitchener-Waterloo
Guelph-Wellington
Grey and Bruce Counties

pauldavis.ca



Advisory Services

*Ontario's Leader in Providing
Insurance & Litigation Accounting Services*

SABS Claims
Dependency Analysis
Economic Loss Claims

Commercial Losses
Fraud Investigation
Litigation Experts

Jessy Hawley CPA, CGA, CFE, CFP Gary Phelps CPA, CMA, CFF, CFE
advisoryservices@davismartindale.com 1.800.668.2167

Online Calculators

No login required & no information is retained.



London - 373 Commissioners Road West, ON N6J 1Y4 | t: 519.673.3141
Toronto - 20 Bay Street - Suite 1100, ON M5J 2N8 | t: 416.840.8050
davismartindale.com



CARPET
DEPARTMENT

**Building Relationships
One Floor at a Time**

**Building
FLOOR**

tile
carpet
hardwood

www.carpetdepartment.com

271 Shoemaker Street, Unit 2,
Kitchener, ON N2E 3B3

Tel: (519) 894-7162
(888) 894-7162

Fax: (519) 894-0642

50th ANNIVERSARY
50
1965 - 2015

ARCON
FORENSIC ENGINEERS

50th ANNIVERSARY
50
1965 - 2015

**Property Loss or
Personal Injury Claim?**

Call the Experts!

**Establish Coverage
Set Reserves Accurately
Identify Subro Opportunities
Uncover Fraudulent Claims
Validate Repair Estimates**

888.272.6671 or 416.491.2525
randy.henderson@arconforensics.com



TIME TO CALL THE DRYING EXPERTS

1-888-647-3334

1st
RESPONSE

EMRG

FIRST RESPONSE
Restorations Inc. ESTABLISHED 1997

Providing Emergency Services 24 hrs a day, 7 days a week

Email: 1respond@firstresponserestorations.ca

www.firstresponserestorations.ca

2 Locations to Serve You!

- 172 Washburn Dr., Kitchener N2R 1S2
- 126 Malcolm Rd., Guelph N1K 1J1

Service with Commitment and Integrity



PRESIDENT'S MESSAGE

FEBRUARY 2019



What a wonderful, weather-filled start to February we have had! Ice, snow, rain and school and bus cancellations have kept our industry and families on our toes!

We started the year out with our annual Chili Cook-Off! 15 chilis were on the menu (thanks to all our chefs!). The People's Choice winner was Chad Nicholls of Access Restoration Services and the Chef's Choice winner was Donald Perry of Accuworx Inc. We ended the night with Canadian trivia questions which I know I was stumped on some answers and learned a few tidbits about our great country!

We have a great educational dinner later this month, Detecting Deception. Join us on Thursday, February 28 to learn about when people are lying to you and how to detect those deceptive patterns. More info can be found on our website: www.kw-oiaa.ca

Our annual Tri-Association Bonspiel (with the Insurance Institute – Conestoga Chapter and Insurance Brokers Association of Waterloo Region) will be held on Friday, March 29, 2019. For more information or to register your team, please contact Heather Graham at the Insurance Institute (hgraham@insuranceinstitute.ca) or check out the information pages in this issue.

As always, if your company or organization has a celebration coming up or a special event or maybe even a promotion or new hire you want to celebrate or have showcased, let us know! We want to help you get the word out in our bulletin.

Thank you,
Carrie Keogh
President of K-W OIAA

K-W OIAA EXECUTIVE COUNCIL 2018-2019

Carrie Keogh

President

Gore Mutual Insurance Co.

800-265-8600 ext. 2545

Email: ckeogh@goremutual.ca

Ellie Celestine

Treasurer

The Co-operators

519-618-1211

Email: ellie_celestine@cooperators.ca

Charlene Ferris

Past President

The Cooperators/Coseco Insurance

877-682-5246 ext. 272280

Email: charlene_ferris@cooperators.ca

Lisa Dobson

Director

The Co-operators

519-618-1222

Email: lisa_dobson@cooperators.ca

Randy Henderson

Social Director

Arcon Forensic Engineers

1416-492-2525 ext 36

Email: randy.henderson@arconforensics.com

Manish Patel

Bulletin Director

Paladin Security Group

647-883-7348

Email: mpatel@paladinsecurity.com

David Bushell

Financial Secretary

KPMG Forensic 519-

747-8882

Email: dbushell@kpmg.ca

Jaime Renner

Vice President

Economical Insurance

519-570-8500 ext. 43031

Email: jaime.renner@economical.com

Jeff Cronk

Secretary

Curo Claims Services

866-952-2876 ext. 1240

Email: jcronk@curocanada.com

Leeann Darke

Director

The Co-Operators

519-618-1230

Email: leeann_darke@cooperators.ca

Jennifer Brown

Provincial Delegate

Economical Insurance

519-570-8500 ext. 43375

email: jennifer.brown@economical.com

Ashleigh Leon

Social Director

Miller Thomson LLP

519-593-2427

Email: aleon@millerthomson.com

Kristin McCutcheon

Web Director

FirstOnSite

226-338-0708

Email: kmccutcheon@firstonsite.ca

If you have any questions, concerns or comments, please do not hesitate to contact any of the above committee members.

IN THIS ISSUE...

President's Message	Page 1
2018-2019 K-W OIAA Executive	Page 2
Social Chit Chat	Page 4
Provincial Delegate Report	Page 5
2018-2019 K-W OIAA Events	Page 6
2019 Provincial Claims Conference	Pages 7-10
Battle of the Bands 2019	Page 11
KW-OIAA 2019 Election Info	Page 12
Detecting Deception: February Dinner Info	Page 13
CEP-SINTRA: Chaffing: Why Should We Be Concerned	Pages 16-17
Tri-Association Charity Curling Bonspiel	Pages 20-21
Miller Thomson: Boilerplate Pleadings and a Public Relations Nightmare	Pages 25-26
FirstOnSite: Ten Ways to Prepare for Winter Flooding	Pages 30-32
Advertisers' Index	Page 41

Click here to Like us on Facebook →



Click here to Join us on LinkedIn →



Click here to Follow us on Twitter →



Click here to Visit our website →



SOCIAL CHIT CHAT

February 2019



So it's cold, and icy and snowy and dreary (also known as February). But I want to send a huge, heartfelt shout out and thank you to all of our hot and spicy or sweet and flavourful Chili chefs who absolutely made January's Chili cook-off another huge success!

We have some very exciting upcoming programs and are very much looking forward to the rest of this year.

As we hope you are aware, our organization would not be what it is without our vendor partners and we would love to hear your feedback, suggestions and recommendations. We look forward to continuing to work with you and we hope you know how much you are appreciated.

Cheers,
Your Social Director,
Ashleigh Leon

Fun Facts about February

- It is the shortest month of the year.
- The Welsh call February "y mis bach" which means "little month".
- It is the third month of winter.
- In the Southern Hemisphere February is a summer month the equivalent of August.
- The month is named for the Latin word februum which means purification.
- Together with January, it was the last of the months added to the Roman calendar.
- The largest American sporting event of the year, the Super Bowl, is held in February.
- The Saxon term for the month, Sol-monath, means "cake month". This is because they offered cakes to the gods during this month.
- Every year, more than 36 million heart shaped boxes of chocolates are sold across the country.





PROVINCIAL DELEGATE REPORT



2019 is starting to get interesting. In early February, we had the polar vortex, followed by the ice storm which created some havoc and cold nights. All seems to have calmed down and warmed up. Hopefully, the ground hog was right and spring is coming early!

The Claims Conference was January 23, 2019. Around 1000 people were in attendance. We also had students in from various colleges who were treated to some panel discussions and a career fair. Those coming into the industry have a bright future.

Upcoming 2019 Provincial OIAA Events:

April 11, 2019 - Toronto Elections and Seminar (stay tuned for details)

May 2-3, 2019 - Provincial Conference- Ottawa Details about this event can be found here: <https://www.wearetiaa.com/2019-conference> or <http://ovaa.ca/events/oiaa-claims-conference/>

Provincial event details and sign up are available at oiaa.com.

Regards,
Jennifer Brown
K-W OIAA Chapter, Provincial Delegate

EVENTS SCHEDULE 2018-2019

- February 28, 2019** - **Deception: Jennifer Brown & David Bushell**
Trends, motives, and characteristics of human behaviours towards lying and other forms of deception. Join Chad Hanlon of Xpera Investigations as we explore the facts on detecting deception.
- March 28, 2019** - **The “Law & Order” of Medical Marijuana:
Ellie Celestine, Lisa Dobson & Jaime Renner**
- April 25, 2019** - **Election night & Battle of the Bands-
Jennifer Brown, Randy Henderson & Charlene Ferris**
Election for positions available on the board, Members wishing to join the board must be in good standing with the K-W OIAA.
Any Member of the OIAA with a Band is encouraged to sign up to play and see if you are the top band in K-W
- May 30, 2019** - **Innovation - Kristin McCutcheon and Jeff Cronk**
- June 20, 2019**- **John McHugh Memorial Golf Tournament:
Carrie Keogh & Jaime Renner
Ariss Valley Golf & Country Club**

All events will be held at Golf’s Steak House and Seafood unless otherwise noted.

2108 OIAA Bursary Winner



Every year the OIAA calls for submissions of bursary entrants. All that is required is that a parent is a member of the OIAA and that the student writes an essay. This year three individuals were selected to win the \$1000 bursary.

Kitchener- Waterloo OIAA is proud to announce that one of the winners is Nia Ehrenberg, whose mother is a member of our chapter. Nia is attending the University of Guelph for a Bachelor of Science Degree in Bio Medical Science. She plans on being a large animal veterinarian working mainly with cattle.

In November 2018, we had the pleasure of presenting Nia with her award on behalf of the OIAA. **CONGRATULATIONS NIA!**

Registration is Open!!!



Booth Registration:

Cost: \$1300+HST

- Includes 1 free pay to entire event and a 8x8 booth space

Registration Login:

<https://www.eventbrite.ca/e/ko-in-the-capital-tradeshow-booth-registration-tickets-49622291610>

Early bird attendee registration (until Feb28th):

Cost: \$150.00 + HST

- Includes 2 day pass to tradeshow, educational seminars, all meals and social events

Registration Login:

<https://kointhecapital-registration.eventbrite.ca>

****Cost to rise to \$200 after February 28th, 2019****

For additional sponsorship opportunities:

Please email oiaa2019.ko@gmail.com

www.ovaa.ca www.oiaa.ca www.wearetiaa.com



KINGSTON KO OTTAWA

KO in the Capital 2019 Claims Conference May 2-3, 2019 Shaw Centre, Ottawa

Sponsorship Info

Fly Weight \$1,750

- Logo on OIAA, OVAA and TIAA websites
- Logo on event website
- Logo rotating on screen at events
- Logo at registration
- Logo on related event publications

**14 Fly Weight Sponsors
Available Remaining**

Prize Fighter \$10,000

- 1 Available
- Marquee sponsor
- trade show booth
- Speaker
- signage at trade show and booth
- Logo on swag bag
- 4 passes to the event



Heavy Weight \$5,000

- Choose from 13 Heavyweight Sponsorship Opportunities Available
- WINE AT DINNER (FRIDAY)
- ~~COMPANY NAME ON LANYARD~~
- FRIDAY DINNER
- FRIDAY LUNCH
- MUSIC SPONSOR
- GUEST SPEAKER AT LUNCH
- COCKTAIL HOUR ON FRIDAY
- MIX AND MINGLE ON THURSDAY
- LOGO ON WATER BOTTLES
- CHARGING STATION
- SWAG BAGS
- 2 COFFEE BREAKS ON FRIDAY
- FRIDAY BREAKFAST
- Includes one free pass to event

****Prize Fighter and Heavy Weight also includes all additional sponsor features from Fly Weight category****

For info on securing a sponsorship spot, and other inquiries please contact oiqa2019.ko@gmail.com



“FUTURE NOW” - 2019 Claims Conference Sponsorship Opportunities

Platinum (\$2,500.00) – Coffee Sponsor (SOLD OUT)

- Free Admittance to the event for 2 attendees (\$500.00 value)
- Acknowledgement in the January 2019 Special Edition of the WP
- Acknowledgement in December 2018 (if purchased by October 29th) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at www.oiaa.com
- Signage at the Event
- Advertising via “WP Radio” including shouts outs during live broadcast at event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Platinum Social Media Package will include:
 - Company Logo on Social Media Platforms
 - Recognition as a Platinum Sponsor on platforms once formally a sponsor
 - We will link your company profile into our posts when acknowledging your contributions
 - Recognition posts on social media platforms 3 times per month starting in December 2018 leading up to the event
 - Recognition post the day of the event

Gold (\$2,000.00) – Technology Sponsor – Charging Stations (2 available)

- Free Admittance to the event for 2 attendees (\$500.00 value)
- YOUR BRAND on the wrap around 1 of 2 Charging Stations located on the exhibit floor
- Acknowledgement in the January 2019 Special Edition of the WP
- Acknowledgement in December 2018 (if purchased by October 29th) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at www.oiaa.com
- Signage at the Event
- Shout Outs on “WP Radio” during live broadcast at event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Gold Social Media Package will include:
 - Company Logo on Social Media Platforms
 - Recognition as a Gold Sponsor on platforms once formally a sponsor
 - Recognition posts on social media platforms 2 times per month starting in December 2018 leading up to the event
 - Recognition post the day of the event

Silver (\$1,500.00) – Entertainment (2 available)

- Free Admittance to the event for 2 attendees (\$500.00 value)
- Acknowledgement in the January 2019 Special Edition of the WP

- Acknowledgement in December 2018 (if purchased by October 29th) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at www.oiaa.com
- Signage at the Event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Silver Social Media Package will include:
 - Company Logo on Social Media Platforms
 - Recognition as a Silver Sponsor on platforms once formally a sponsor
 - Recognition posts on social media platforms once per month starting in December 2018 leading up to the event
 - Recognition post the day of the event

Bronze (\$1,000.00) – Lunch Sponsor (9 of 10 available)

- Free Admittance to the event for 2 attendees
- Acknowledgement in the January 2019 Special Edition of the WP
- Acknowledgement in December 2018 (if purchased by October 29th) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at www.oiaa.com
- Signage at the Event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Bronze Social Media Package will include:
 - Company Logo on Social Media Platforms
 - Recognition as a Bronze Sponsor on platforms once formally a sponsor
 - Recognition post the day of the event



Save the date in your calendar...**Thursday April 25, 2019!**
Location is **Maxwell's** – enjoy the true concert experience!

2018 champs **Haz-Matt (DKI Golden Triangle)** are returning to defend their title.
Will they be 2-time winners? Or will a new challenger come out on top?

Here is who they are going to be up against!

- **Under Surveillance (Xpera)**
- **Male Order Brides (Winmar Hamilton)**
- **Big Wigs (Samis Law)**
- **The Rural Jurors (Strigberger Brown Armstrong)**

****Note that this will be limited to 6 bands*** – and we've already potentially filled the spot! This means if you miss out, you'll need to get in early for next year!

Are you already starting to practice? What songs will win the crowd over?

Cost to attend Battle of the Bands will be \$25/person.

Wishing everyone good luck and fun times!





Save the date in your calendar...**Thursday April 25 for Election Night!**

Are you interested in adding your voice to the KW-OIAA Board? Do you have great ideas and looking for a place to share them? Then this is the place for you! In order to run for a position on the board, you must be an adjuster member in good standing, or a current social member to apply as an industry partner.

Open Positions:

- **Secretary** (Adjuster)
- **Director** (2 year commitment for Adjuster)
- **Social Director** (2 year commitment for Industry Partner)

If you have interest in the positions of Bulletin Editor or Web Director please reach out to Charlene Ferris to discuss. If you are interested in joining the KW-OIAA board, please reach out to Charlene Ferris.





DETECTING DECEPTION

Some people are lying to you. Others are telling the truth.

Can you tell which is which?

Detecting Deception

Do you know when you are being lied to? Only 54% of people are able to detect deception consistently. With training, you can get better at detecting deception. Learn the behavior patterns, verbal and non-verbal cues of the guilty party and how to filter fact from fiction. Join Xpera Investigations as we explore the facts on detecting deception.

Details:

February 28, 2019

Location: Golf's Steakhouse

598 Lancaster St W, Kitchener, ON N2K 1M3

5:30 pm networking reception



Speaker:

Chad Hanlon



Chad is a National Account Manager and risk mitigation specialist with Xpera. He has nearly 20 years of investigation experience, including serving as a Special Constable with the Waterloo Regional Police Service. He moved back to the private sector in 2010, and joined the Xpera Risk Mitigation and Investigation team in 2014.

Chad has completed the emergency management program from George Brown, holds a Risk Management (CRM) designation from Wilfrid Laurier University, as well as a Law and Security Diploma.

Through various interviewing techniques such as Reid, Chad has provided an array of organizations with security and investigative solutions in many industries; anything from Bill 168 related incidents to criminal activity within the workplace.

• Fire • Flood • Wind • Contents



First General

Property Restoration Specialists

Waterloo Region

227 Riverbend Drive, Kitchener

519.584.7000

Grey - Bruce

540 1st Street, Hanover

519.364.1317

A **Thomson** Group Inc. company



INSURANCE. DEFENCE. LAWYERS.

At Miller Thomson, we recognize the need to assess and manage risk and deal with it effectively. Our Insurance & Risk Management group is one of the largest independent insurance practices in Canada and our lawyers are committed to offering insight, creative thinking and maximum value to all of our clients, all of the time.

Contact:

Helen D.K. Friedman

Partner

519.593.3223

hfriedman@millerthomson.com

James Bromiley

Partner

519.593.3203

jbromiley@millerthomson.com



MILLER THOMSON

AVOCATS | LAWYERS

MILLERTHOMSON.COM

VANCOUVER CALGARY EDMONTON SASKATOON REGINA LONDON KITCHENER-WATERLOO GUELPH TORONTO VAUGHAN MARKHAM MONTRÉAL

At CARSTAR, we understand that cars are more than just metal. They are our best friends and our workhorses. They are our security and our freedom. Our cars prove to us that sometimes life isn't about the destination, but the journey.

CARSTAR offers:

- Collision repair
- Auto glass repair & replacement
- AIR MILES reward miles



- CARSTAR Cambridge 519-623-2100
- CARSTAR Elmira 519-469-3373
- CARSTAR Kitchener 519-653-2540
- King Street (Kleinwetter)
- CARSTAR Kitchener 519-571-1800
- Shirley Drive
- CARSTAR Waterloo 519-888-9522



Not all accountants are MDD Forensic Accountants.



With 42 offices on 4 continents, over 30 language fluencies, 16 distinct professional designations and a work history that spans more than 130 countries and 800 industries, we are truly world-class experts with a global reach.

To find out how we can help you, contact us today.

Sheri Gallant, CPA, CMA, CFF
 sgallant@mdd.com | 519.432.1123

• mdd.com

VANCOUVER | CALGARY | EDMONTON | WINNIPEG | LONDON
 HAMILTON | TORONTO | KINGSTON | MONTREAL | HALIFAX



RELECTRONIC-REMECH Inc.

ELECTRONIC & MECHANICAL LOSS RECOVERY

LARGE LOSS RECOVERY SPECIALISTS FOR ALL TYPES OF CLAIMS.
 ELECTRONIC and MECHANICAL FAILURES, LIGHTNING CLAIMS, RESTAURANT LOSSES and DATA RECOVERY.



WHEN LIGHTNING STRIKES

Evaluations and expertise for recovery and/or repair to your electronics and equipment.

24 Hour Emergency **1-800-465-9473** Send all claims to: claims@relectronic-remech.ca

Kitchener-Waterloo | Mississauga & GTA | London | Ottawa | Barrie | Hamilton
 800-465-9473 | 519-884-8664 | 877-282-2252 | 905-672-0947 | 519-884-8003 | 613-789-9009 | 705-737-2002 | 905-540-4004

Assessments | Communications | Recommendations
www.relectronic-remech.ca

CEP SINTRA

CHAFFING: WHY SHOULD WE BE CONCERNED?

By [Geoffrey Wowk](#) P.Eng., CFEI,

Heavy equipment isn't just used to mine gold in the Yukon, extract oil all over the world, or cut trees for the forestry industry; it also helps produce items we use daily. The watch you have on your wrist, the wood framed house you live in, and the plastic reusable cup you had your coffee in this morning are only a few examples. Most of the heavy equipment used for these products require hydraulic oil to operate, a special attention must be paid to ensure that hydraulic hoses are designed, installed and maintained properly to reduce accidents, fires and costly breakdowns.

In order to prevent accidents and costly breakdowns, it is important that all hydraulic hoses are properly routed to ensure chaffing (when a hose becomes worn or abraded from rubbing) does not become an issue. A failure in a hydraulic hose can be catastrophic to production and lead to delays. For example, forestry equipment is usually located in remote and difficult to access areas; if a piece of equipment goes down, it must be repaired quickly, or another piece of equipment must be brought in.

Why are routing of hoses important?

It is important that the design of heavy equipment considers hose routing and that maintenance instructions ensure that hoses are serviced at pre-determined intervals to limit movement and ensure chaffing is not occurring. It is also vital that hydraulic hoses are installed according to the design recommendations.



Why is it important to review installation and maintain hydraulic hoses?

The life of a hydraulic hose can be reduced significantly by installing it near sharp corners, not meeting the minimum bend radius, twisting during installation, using too short of a hose (i.e. not enough slack), or using improper fittings (elbows and adapters). The Society of Automotive Engineers, (SAE) J1273 - Recommended Practices for Hydraulic Hose Assemblies, shows proper installation methods to prevent issues with hydraulic hoses.

As the heavy equipment is used, the opening and closing of valves on the system can cause the hoses to move back and forth a few inches in either direction. If these hoses are improperly routed, the steel braiding can wear on nearby components, leaving only the inner rubber layer to hold high pressure hydraulic oil. This rubber has insufficient strength to handle the pressures it is subject to and can burst. Normally, this would cause a short downtime and require repair; however, a hydraulic oil leak may contaminate the environment and, in the presence of hot components inside the engine compartment (exhaust stack, or turbochargers) can lead to a fire.

The proper design, manufacture and maintenance of heavy equipment is important to reduce hazards associated with hydraulic hoses. Proper maintenance can reduce down time, prevent accidents, and save lives.

If you have any questions or would like to learn more about this topic, please contact our Materials Engineering team at 877 686-0240 or info@cep-sintra.ca.



Geoffrey Wowk, P.Eng., CFEI

With CEP-Sintra since 2010, 12 years of experience

As a forensic engineer, Mr. Wowk specializes in the area of failure analysis and fire investigation. Mr. Wowk's assignments have included failure and fire investigations with some large and complex assignments involving the review and organization of complex litigation files related to property losses. His broad experience and understanding of how fires develop and spread as well as his understanding of mechanical processes, has led to the successful resolution of many fire and failure related claims.

EXPERTISE

Fire Investigations

- *Origin and cause*
- *Failure analysis*
- *Vehicle and structural/compartment*
- *Explosion investigation and analysis*

Equipment Failure Analysis

- *Oil and Gas*
- *Engine Failures*

Code Compliance Studies

- *Building Code compliance of industrial, commercial and residential buildings*
- *Fire Code compliance*
- *National Fire Protection Association standards*
- *Exits, fire separations, accessibility*

Protection Systems

- *Fire alarm systems*
- *Sprinkler systems*

Mechanical Engineering

- *Fire protection and automatic fire sprinklers*
- *Mechanical equipment and industrial processes*
- *Plumbing systems*

Waterloo

180 Northfield Drive West, Unit 4
Waterloo, Ontario N2L 0C7
Phone: 226 476-0152
Toll Free: 855 404-0237
Emergencies: 226 476-0152, press 1

<http://www.cep-sintra.ca/>

Trust Our Expertise and Experience for Your **Claims Investigations.**

Windsor & Guelph, ON, Dartmouth, NS

[Click Here](#)

www.hcei.ca

Forensic Engineers Specializing in:

- Motor Vehicle Accident Investigation & Analysis
- Extraction & Interpretation of Electronic Data Recorders
- Fire Origin & Cause of Mobile Equipment
- Product Failures of Mobile & Industrial Equipment
- Injury Biomechanics
- Scientific Visualizations (Animations)
- Transportation Safety Studies
- Road & Bridge Evaluation, Design & Maintenance
- Traffic Signal Analysis & Design
- Construction Zone Layout, Signing & Analysis

Toll Free: 1.866.440.4493

Guelph Office: 519.822.7234

Kent McKee, P.Eng.

Paul Ferrara, P.Eng.

Offering 24 Hour, 7 Days a Week
Emergency Response





TIME FOR SOMETHING NEW!

New law firm.
Same practical, timely
and efficient legal services
you have come to expect from us.

Strigberger
Brown
Armstrong
LLP

Lisa Armstrong | Suzanne Armstrong | Monika Bolejszo | Stas Bodrov | Julianne Brimfield
Fiona Brown | Gabriel Flatt | Tim Gillibrand | Krista Groen | Devan Marr | Andrew Mercer
Caroline Meyer | Kathleen O'Hara | Dan Strigberger | Shalini Thomas

801-480 University Avenue Toronto ON M5G 1V2 | t. 416 679 2781
500-1 Blue Springs Drive Waterloo ON N2J 4M1 | t. 519 279 0320
info@sbalawyers.ca | sbalawyers.ca

Charity Curling Bonspiel

Registration

Friday, March 29, 2019 | 9 a.m. – 4 p.m.

Westmount Curling Club, 50 Iverness Drive, Kitchener



With busy schedules, it is often difficult to support the many insurance events in your area

Based on your feedback, we recognize how creating and building connections in our industry is vital to your career development and success. Our tripartite associations are pleased to extend an invitation to join our Eighth Annual Joint Associations Charity Curling Bonspiel, a joint winter event to give all our members the opportunity to network with like-minded individuals in our community.

Our bonspiel is a fun event, so no experience required!

We try to match up experienced groups in the draws, while also making some instruction available at the rink. Registration is first-come first-served for your choice of a morning or afternoon draw.

If you care to sponsor part of the event, please indicate so on the registration form. We will present proceeds to the United Way of Kitchener Waterloo.

We hope you can come out and join us at Westmount Curling Club on Friday, March 29, 2019

We offer a morning and afternoon draw, with two four-end games in each draw, so you can still get in a half-day at the office. A catered buffet-style lunch is available to both the morning and afternoon curlers, providing lots of opportunities to connect with colleagues throughout the local industry.

Curling is an entertaining social sport that most of us do not get to try or do very often; we hope you can join us on the twenty-ninth.

Sponsorship Contacts: Joe Dalton: jdalton@encoregrp.com
Carrie Keogh: ckeogh@goremutual.ca

Registration Price: Single: \$56 (incl. hst).
Team of 4: \$226 (incl. hst).

Note: Wear warm clothing and flat, indoor shoes.

8th Annual Joint Association Charity Curling Bonspiel Team Registration:

FIRST NAME	LAST NAME	COMPANY	
ADDRESS	CITY/PROV	POSTAL CODE	
EMAIL	PHONE	PREF. DRAW TIME	
TEAM MEMBERS:		EXPERIENCE:	

Payment Method: CHEQUE MONEY ORDER CREDIT CARD (CREDIT CARD PAYMENT ACCEPTED VIA TELEPHONE)

AMOUNT ENCLOSED DATE SIGNATURE



Submit Registration & Payment to:

The Insurance Institute of Ontario, Conestoga Chapter
101-515 Riverbend Dr., Kitchener, ON N2K 3S3
(t) 519-579-0184 (f) 519-579-1692
(e) conestogamail@insuranceinstitute.ca

Charity Curling Bonspiel

Sponsorship Opportunities

Friday, March 29, 2019 | *9 a.m. – 4 p.m.

Westmount Curling Club, 50 Iverness Drive, Kitchener



ALL PROCEEDS SUPPORT THE UNITED WAY

1. Select Sponsorship Level

- GOLD SPONSOR \$500: Covers the cost of complimentary drink ticket(s) for each attendee at lunch.
- SILVER SPONSOR \$350: Covers the cost of the rink rental for the event and instruction.
- BRONZE SPONSOR A cash donation of your choice that for contribution to any miscellaneous expenses and/or the total proceeds from the event, for donation to the United Way of Kitchener Waterloo & Area.
- DOOR PRIZE Door prize of your choice.
- TITLE SPONSOR *Paul Davis Restoration Kitchener Waterloo, and Winmar Kitchener.*

2. Sponsor Information

COMPANY NAME _____ CONTACT NAME _____

ADDRESS _____

PHONE NUMBER _____ EMAIL ADDRESS _____

THANK YOU FOR YOUR SUPPORT AND GENEROSITY!

** Select preferred draw time on the registration form*



Submit Payment to:

The Insurance Institute of Ontario, Conestoga Chapter
101–515 Riverbend Dr.
Kitchener, ON N2K 3S3



Paladin Security

INVESTIGATION SERVICES

We're a passionate Canadian Security and Investigation company with leading edge resources and expertise covering all asset protection specialties. Paladin employs some of the most knowledgeable investigators in the industry, with years of experience conducting and managing large-scale investigations within corporate frameworks across Canada and abroad.

With 26 offices from coast to coast in Canada and 22 offices within the United States, Paladin's international reach has you covered. Since 1976 we have specialized in providing our insurance clients with real-time information, which allows them to make more informed and strategic decisions for their organizations. Our dedicated teams across the country have extensive experience and have conducted countless hours of surveillance relating to personal injury, long term disability, and workers compensation claims.

- Surveillance
- Open Source Analysis
- Home Visits
- Interviews / Statements
- Litigation Support
- Locates
- Liability Investigations
- Contestable Death Claims

Discover the *Paladin Difference*



PALADIN SECURITY GROUP PROVIDES COAST TO COAST INVESTIGATION SERVICES

Contact Manish Patel, Manager of Investigation Services, Eastern Canada.

647.883.7348 MPatel@paladinsecurity.com

paladinsecurity.com



24/7 Emergency Response - 1-877-324-4402

itech Environmental Services

Your Full-Service 24/7 Environmental Services Provider

Itech Environmental Services is an emergency spill response and environmental remediation company with locations in Barrie, Brantford, and Ottawa. Our highly skilled personnel provide service throughout Ontario,

supporting residential, industrial, commercial, institutional, and government entities. Itech also serves the insurance industry, with a wealth of large loss experience gained with industry leading insurance providers.



- Emergency Spill Response
- Spill Remediation
- Excavation
- Tank Removal
- Demolition
- Haulage & Disposal
- Asbestos Abatement
- Mould Remediation
- Confined Space Services
- Industrial Cleaning
- Water Treatment
- Electronics Restoration

www.ItechEnvironmental.ca

**THROUGH TOUGH TIMES,
WE HELP RETURN LIVES
BACK TO NORMAL**

www.STRONE.ca



STRONE™

24/7 EMERGENCY RESPONSE
1-866-877-5834

For 30 years, the caring staff and professionals at STRONE have provided emergency and property restoration services with a solid commitment to excellence in workmanship and superior customer service.

Together, our entire STRONE team has one common goal, to lend you a helping hand as we work towards returning lives and businesses back to normal.



- Flood and Water Damage Restoration
- Fire and Smoke Damage Restoration
- Storm Damage Restoration
(Wind, Lightning, Hail)
- Document Recovery and Restoration
- Asbestos Abatement
(Type 1, 2, 3)
- Mould Remediation
(Level 1, 2, 3)
- Vandalism and Vehicle Impacts
- Renovation and Construction
- Environmental Services

Visit Us

www.STRONE.ca

Follow Us



CEP SINTRA

NEW OFFICE IN KITCHENER-WATERLOO

Headed by **Paul Gullekson, P.Eng.**, who brings his extensive **Collision Reconstruction** experience to the region, the launch of the full-service **Waterloo office** increases the reach of **CEP-Sintra's** team throughout Southern Ontario. Paul is available to complete collision investigations, and coordinate a variety of loss investigations, including fire, property and structural investigations with our engineers already in the region.

CONTACT INFO

Waterloo Office

180 Northfield Dr. West, Unit 4
Waterloo, ON N2L 0C7

Office 226 476-0152

Mobile 519 570-7129

pgullekson@cep-sintra.ca



Coast-to-coast,
Forensic Engineering

cep-sintra.ca



MILLER THOMSON
AVOCATS | LAWYERS

Boilerplate Pleadings and a Public Relations Nightmare



Authored by:
Michael Prosia
Associate, London
519.931.3404
mprosia@millerthomson.com

When's the last time you asked your insured to look over your statement of defence before you served it? I suspect for most of us, the answer is 'never'. And so begins a story of unexpected consequences following this routine practice.

By background, 18 year old Andrea Christidis was tragically struck and killed by a vehicle operated by Jared DeJong. Mr. DeJong pleaded guilty to impaired driving causing death and was sentenced to five years in prison.

In 2017 Ms. Christidis' family launched a civil lawsuit against Mr. DeJong. In addition, the Christidis family named other defendants, including Western University, for allegedly overserving Mr. DeJong alcohol. Mr. DeJong had reportedly been drinking at the university's campus pub, The Spoke, the night of the collision.

Western's insurer retained Mark Harrington of Torkin Manes LLP to defend the university. In the normal course, Mr. Harrington delivered a statement of defence on behalf of Western without consulting Western about the full contents of the defence.

In Western's statement of defence, allegations of contributory negligence were pleaded against Ms. Christidis, including the following (as reported in a January 16, 2019 London Free Press article titled 'Defendants in civil suit blame teen for getting hit, killed by drunk driver'):

"She was impaired by alcohol, drugs, fatigue, stress or a combination thereof, and on the occasion in question, she was the author of her own misfortune."

Allegations of this nature in a statement of defence are boilerplate. The allegations are made, often without any real factual basis, and then they are ignored and forgotten. Except when they aren't.

For reasons unclear, the existence of this boilerplate pleading was reported on by various news outlets, leading to public backlash that Western would dare to allege that Ms. Christidis was drunk on the night in question and contributed to her own death. Western went on to release a statement on January 17, 2019, stating:

Legal counsel filed a Statement of Defence in the Christidis family civil suit on Western's and the USC's behalf without first consulting Western as to its contents. Western does not support certain contents of that Statement of Defence. As a consequence, legal counsel at Black Sutherland will represent Western in this matter going forward and a new Statement of Defence will be filed on Western's behalf in the coming weeks. Andrea's death was a terrible tragedy, a tragedy that continues to resonate with many people on and off campus. Our deepest sympathy goes out to Andrea's family and friends and all those impacted by her death.

Normally, choice of counsel is not for an insured to make, and one presumes that Western's size led to its insurer agreeing to appoint new counsel.

In a January 23, 2019 article, The London Free Press quoted Western's previous lawyer Mr. Harrington:

"It's an absolutely standard defence and I've done hundreds of wrongful death cases over my career."

"So lawyers have to plead every contingency, regardless of whether it doesn't seem nice, because if we don't plead it, we can't ask the questions."

“When you have insurance, the insurance company gets to make decisions as to how the case is defended, that’s the deal.”

“You never clear the defence with the insured. I’ve never done that in my career.”

Most in the insurance world would agree that Mr. Harrington’s comments are uncontroversial, and that Mr. Harrington would have been negligent to *not* plead contributory negligence against Ms. Christidis.

So is there a lesson in all of this?

Public backlash from boilerplate pleadings isn’t entirely new. In 2014, Walmart faced criticism for daring to plead that actor Tracy Morgan was not wearing a seatbelt when he was seriously injured in a June 7, 2014 limousine accident.

There’s no question that public ignorance about the norms of pleadings is what drove the public criticism in both cases. And it’s probably fair to say that public education about the norms of pleadings isn’t likely to occur.

For routine cases, I would expect that counsel will continue to deliver pleadings without consulting their insureds. But after this incident with Western, regardless of the fact that Mr. Harrington was effectively blameless, I would not be surprised if some counsel now take the extra step of clearing their pleadings with their insureds in potentially high profile cases.

Michael Prosia is an associate in the London office of Miller Thomson LLP. His practice focuses on litigation with an emphasis on insurance defence matters.

Miller Thomson’s Insurance Defence lawyers are among the most prominent in their field, with experienced litigators in all major jurisdictions across Canada. We handle a variety of insurance litigation matters for numerous insurance carriers and represent our clients in all levels of courts and administrative tribunals across Canada, as well as in arbitration and mediation proceedings around the world.

www.millerthomson.com



MILLER THOMSON
AVOCATS | LAWYERS

Follow us on:



Vancouver Calgary Edmonton Regina Saskatoon London
Kitchener-Waterloo Guelph Vaughan Toronto Markham Montreal



GET THE WHOLE STORY

Larrek Investigations has gained a reputation as one of the leading investigative companies in the province, as we are committed to continually improving the quality of products and services available within the investigative industry.

When you choose Larrek Investigations, you will be working with a team of experts handling each assignment in the utmost discreet, ethical and professional manner. We ensure that our clients receive the best results.

OUR PROFESSIONAL SERVICES INCLUDE

Accident Benefits Claims

Bodily Injury Claims

Subrogation Claims

People & Property Locates

Corporate Investigations

Surveillance Investigations

Priority Investigations

Witness & Claimant Interviews & Statements

Online Presence & Social Media (OSINT)

Special Investigations (SIU)

YOUR INVESTIGATION EXPERTS

1.888.576.3010

LARREK.COM



ACCESS
RESTORATION
SERVICES

WATER
FIRE
STORM
BUILD

24/7



EMERGENCY RESPONSE

1-855-848-5127

www.ARSRESPONDS.com

YOUR CANADIAN EMERGENCY RESPONSE COMPANY



The Textile Experts at CRDN respond immediately to the needs of adjusters and homeowners alike.

We deliver peace of mind and restore life's irreplaceable treasures.

Saving textiles...
Salvaging precious memories.

CRDN of Western Ontario
 855-702-CRDN (2736) or crdn.ca

Respond. Restore. Resume.™



Ground Force is equipped to handle all soil remediation, whether it is emergency spill response or cleaning up a brownfield site with hydrocarbons, oil, fuel, other petroleum products, VOCs, chlorinated and non-chlorinated solvents, heavy metals, paints, PCBs, leachate, Manure or any other pollution / contaminants that may be on site due to either a spill or previous use of the land.

24 HOUR EMERGENCY RESPONSE
1.855.664.0767 www.gfei.ca

MCINTYRE MEDIATIONS

Quality Mediation Services founded upon a depth of experience and trusted counsel in litigation and insurance claims. You are in capable hands with **Sandy McIntyre** or **Randy Carter** as your mediator.



SANDY MCINTYRE
 sandy@mcintyremediations.ca



RANDY CARTER
 randy@mcintyremediations.ca

MARY JAKIELA | Mediation Coordinator | mary@mcintyremediations.ca

MCINTYRE MEDIATIONS | 4275 King Street East Unit 135 | P: 519-219-4433
 www.mcintyremediations.ca | Kitchener, ON N2P 2C9 | F: 519-219-4482



Ten Ways to Prepare for Winter Flooding

The Polar Vortex is back! Ontario (and much of North America) has been in the grip of a deep freeze, but with a sudden warm front comes a big melt. The combination of deep snow, rapidly warming temperatures and rain creates perfect conditions for winter flooding.

In 2018, insurance damage from severe weather in Canada reached \$1.9 billion, most of which was due to flooding. The sudden, unpredictable shift in weather can wreak havoc and cause costly damage to properties. As a commercial property owner, property manager or homeowner, the best strategy is to take preventive measures.

Follow these 10 tips to help protect your property from flood damage following winter thaw:

1. Waterproof your basement.

Fill cracks in the foundation, and put weather protection sealant around windows and the base of ground-level doors. Install flood shields or barriers for basement windows and doors.

2. Clear debris from roof and eavestroughs.

This will ensure roof drains properly during heavy rains. Downspouts should extend at least six feet from basement wall, well away from your and neighbouring properties.

3. Clear snow from roof.

Your roof is designed to handle a certain load, but heavy snowstorms can cause snow to overload its capacity. A snow thaw can lead to roof leaks as water seeps into cracks and damaged vents. Basements can also flood when large amounts of snow and ice melt quickly. *Only a professional should attempt to access or climb a roof in the winter.

Raise large appliances in basement onto wood or cement blocks.

If possible, raise electrical panels, switches, sockets, wiring and heating systems – or protect them with a floodwall or shield.

4. Anchor furnaces, water heaters, and/or oil tanks to the floor.

Unsecured, they may tip over or float in a flood. A ruptured tank may leak fuel, creating a serious fire hazard.

5. Check that basement flood drains are not blocked or covered.

For extra precaution, install a water alarm to let you know if water is accumulating.

6. Make sure sump pump is working.

Install a battery-operated backup in case of a power failure.

7. Install backflow valves for drains, toilets and other sewer connections in the basement.

These valves automatically close if water or sewage backs up from the main sewer.

8. Turn off the electricity.

This is key in flood-prone areas of the property if a flood is expected in your area.

9. Talk to your insurance agent about flood insurance.

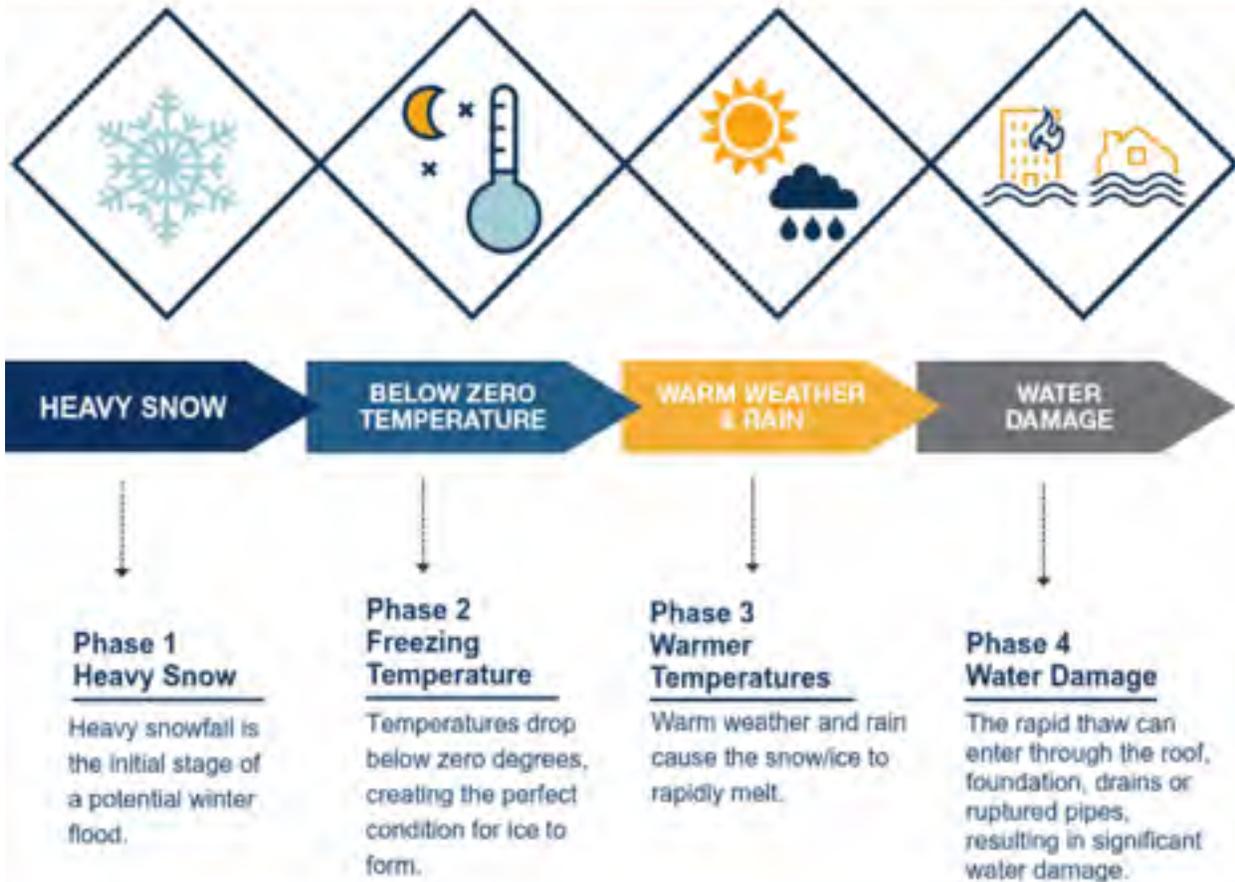
Standard residential insurance does not cover floods caused by water overflowing from lakes, rivers and other bodies of water (called overland flooding) but may be available separately. For business owners, flood insurance is usually available as an add-on coverage to commercial property and to business interruption insurance policies. Commercial sewer backup coverage is also available but usually purchased separately.

Always stay informed. Follow public weather alerts for your area at weather.gc.ca/warnings.

When hiring a restoration company, make sure it is certified by a professional standards organization such as the Institute of Inspection Cleaning and Restoration Certification (IICRC). Certified technicians provide trusted and trained cleaning, restoration and inspection.

THE BIG MELT

FOUR SIGNS OF A WINTER FLOOD



HELPFUL TIPS TO PREVENT WINTER FLOODING

- Inspect your roof and eaves-trough for any snow or ice buildup - your roof is designed to handle a certain load, but heavy snow storms can cause it to overload its capacity. *Only professionals should attempt to access a roof in winter.
- Shovel excess snow away from the foundation and any drains on your property.
- Remove two metres of snow or ice from areas surrounding your downspout to ensure melted water runs away from your foundation.







INVESTIGATION SERVICES ADVANCED TECHNOLOGY • INNOVATIVE SOLUTIONS

Xpera is Canada's premier provider of **Risk Mitigation & Investigation**. We offer innovative solutions that reduce risk, minimize loss, and increase human safety.

Xpera prides itself on its use of advanced technology and procedures, up to date research, and the most detailed and factual reports in the industry. With more than 500 investigators nationwide, we provide over 100 services to a diverse base of clients.

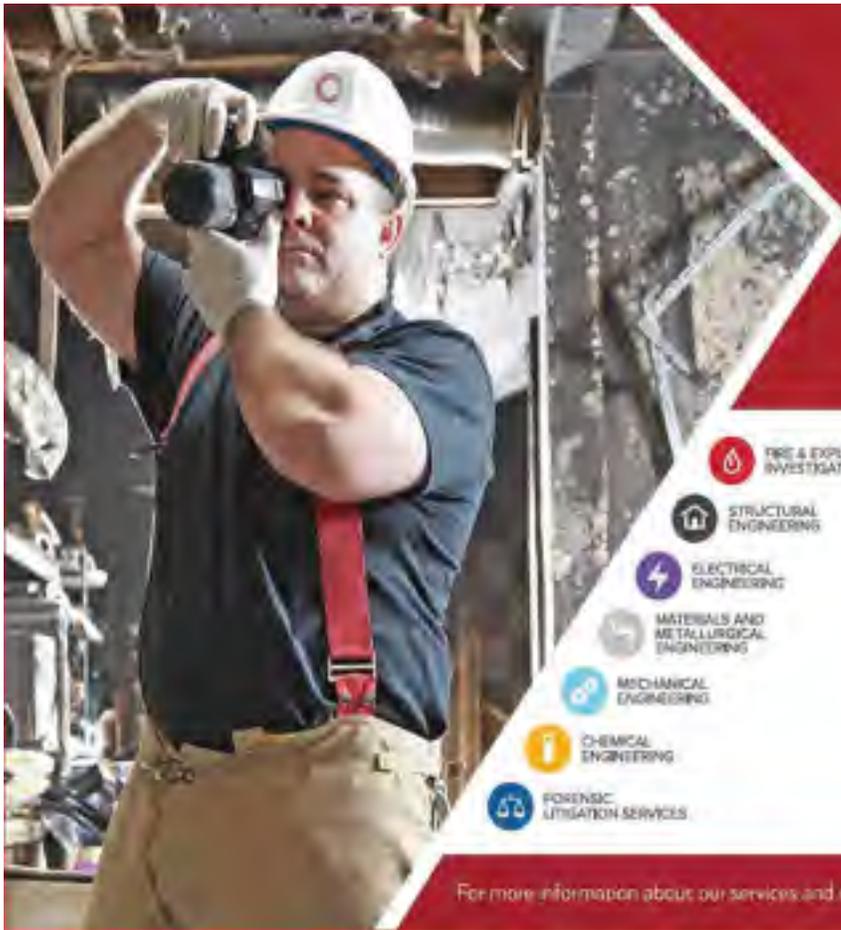
A sampling of our investigation services include:

- Surveillance
- Open Source Intelligence
- Social Media/Cyber Research
- Location of Individuals
- Interviews and Statements
- Special Investigation Unit (SIU)
- Primary Insurance
- Liability Investigations
- Photographic Evidence
- Litigation Support
- Neighborhood Inquiries
- Subrogation and Recovery



INVESTIGATION: 1.888.842.8112

XPERA.CA



THE NATION'S LARGEST CONSULTING FORENSIC ENGINEERING AND FIRE INVESTIGATION FIRM

With over 25 forensic experts in
10 locations across the country,
we are always here to assist you!

-  FIRE & EXPLOSION INVESTIGATION
-  STRUCTURAL ENGINEERING
-  ELECTRICAL ENGINEERING
-  MATERIALS AND METALLURGICAL ENGINEERING
-  MECHANICAL ENGINEERING
-  CHEMICAL ENGINEERING
-  FORENSIC LITIGATION SERVICES



ORIGIN AND CAUSE

DISCOVERING THE TRUTH
BY DETERMINING THE FACTS

For more information about our services and expertise please visit our website at www.origin-and-cause.com



We Know **Property.**

Our lawyers have developed strong expertise in handling first party property damage, fraud and subrogated claims. We can advise you with respect to important legal and strategic determinations in the course of adjusting a loss. From the claims stage to litigation, we have you covered.

We understand issues facing the industry and are able to assist our clients in achieving success. Whether the route is negotiation, mediation, arbitration or trial, our skills are formidable and our reputation is untouchable. **We love a challenge.**









DKI™

COMMERCIAL EXPERTS • ENVIRONMENTAL SPECIALISTS



KITCHENER • CAMBRIDGE
WATERLOO

1.877.458.4487

Phone: 519.624.4487

Fax: 519.624.4484

info@gtrs.ca
www.gtrs.ca



LONDON • ST. THOMAS
INGERSOLL • STRATHROY

1.866.613.8800

Phone: 519.659.8800

Fax: 519.659.3010

claims@lubnow.com
www.lubnow.com



DUFFERIN • PEEL • CALEDON

1.877.941.8141

Phone: 519.941.8141

Fax: 519.941.0167

claims@highlandrestoration.ca
www.highlandrestoration.ca



HAMILTON • HALTON
MISSISSAUGA

1.877.425.2273

Waterdown: 905.689.5298

Mississauga: 905.569.8010

info@al-care.ca
www.al-care.ca



WINMAR®



PROUD TO BE CANADIAN OWNED AND OPERATED  FOR MORE INFORMATION VISIT WWW.WINMAR.CA

GUELPH
Darrin Drake
519-826-000

**KITCHENER/
CAMBRIDGE**
Peter Douwes
519-895-0000

ORANGEVILLE
Darrin Drake
519-940-8400

STRATFORD
Chris Craigan
519-273-0000



2018-2019 K-W OIAA ADVERTISERS DIRECTORY

Access Restoration Services	28
Arcon Engineering	Inside Back Cover
Carpet Department	Inside Back Cover
Carstar	15
Caskanette Udall	Outside Back Cover
CEP-Sintra	24
CRDN	29
Davis Martindale Advisory Service Inc	Inside Front Cover
First General Services	14
First Response Restoration	Inside Back Cover
DKI	39
Ground Force	29
Hrycay Consulting Engineers	18
Itech Environmental	23
KPMG	Outside Back Cover
Larrek Investigations	27
Lerners	28
McIntyre Mediations	29
MDD	15
Miller Thomson LLP	14
Origin & Cause Inc.	36
Paladin Security Group	22
Paul Davis Systems	Inside Front Cover
PwC	Inside Back Cover
Relectronic-Remech	25
Strigberger Brown Armstrong	19
Strone Restorations	23
Winmar	40
Xpera Risk Mitigation & Investigation	35