

# " THE WARM OUTLET "

ARM CHAPTER 22 NEWSLETTER  
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## ARM 22 EXECUTIVE 2022-2023

PRES.	Ray Marshall	905 354-8106	<a href="mailto:rmarshall23@gmail.com">rmarshall23@gmail.com</a>
SEC/TRES.	Rosemary Hanes	905 735-0493	<a href="mailto:r.hanes@sympatico.ca">r.hanes@sympatico.ca</a>
SOC/CONV.	Garry Lemon	905 295-4228	<a href="mailto:garryL01@yahoo.com">garryL01@yahoo.com</a>
EDITOR	Jim Collacott	905 295-6831	<a href="mailto:collasr@cogeco.ca">collasr@cogeco.ca</a>
Mem@Large	Peter Beens	905-932-7329	<a href="mailto:pbeens@gmail.com">pbeens@gmail.com</a>
Mem@small	Carol Farrar	905-708-9091	<a href="mailto:harpniagara@hotmail.com">harpniagara@hotmail.com</a>
District 22 Website (follow the links to <b>ARM</b> )			<a href="http://www.d22.osstf.ca">www.d22.osstf.ca</a>
ARM Chapter 22 website:			<a href="http://www.ch22arm.ca">www.ch22arm.ca</a>
ARM Council Website:			<a href="http://www.armcouncil.osstf.ca">www.armcouncil.osstf.ca</a>

## MONTHLY BREAKFASTS: 9:30 a.m. 'w'arm up to us on Wednesday

Oct. 12<sup>th</sup> Beamsville Truck Stop. 4673 Ontario St., Beamsville @ the Shell Station

Nov. 9<sup>th</sup> Breakfast Barn, 154 Main St. West., Port Colborne

Lunch at 11:30.

Dec. 14<sup>th</sup> LUNCH @ Mandarin, Niagara Square PLEASE RSVP to Ray on or before Dec. 11

## 2023 a "new" beginning

Jan. 11<sup>th</sup> Phyl's Family Restaurant, 6859 Lundy's Lane, Niagara Falls

## OTHER EVENTS

Oct. 22<sup>nd</sup> Garden clean up. 10 a.m.(ish) Lunch to follow

Nov 23<sup>rd</sup> Movie night. Meet at Domenic's, Fonthill @ 5:00 o'clock.

## CH'ARM'ING BITS ... \$\$\$\$\$

Money talks; mine keeps saying good-bye!

Money doesn't grow on trees, but we keep it in Bank 'branches'.

Money can't buy happiness, but you can look for it in more places and it makes misery a little easier to contend with.

Money can't buy me love. It was a hit song for The Beatles. They were loved by millions and it helped them make a pile of it.

Money, it's a gas. Another line from a song. I filled my gas tank up and doubled the value of my car.

Money is no object especially where government spending is concerned.

Money, the quickest way to double it is to fold it over and put it back in your pocket.



from your President

September, 2022

Dear ARMMites of Chapter 22,

Here we are in another new season. Glad my home is in Niagara and not on either coast – too firey out west and too windy/wet down east. We are blessed to live in this part of the world. My son tells me that it would take a lot of rain to flood the gorge 😊

The next couple of months look to be quite busy for me ARM-wise. In addition to our local activities, ARM Council is having 2 in-person meetings, October 13/14, & November 24/25. They will be the first I have attended since November of 2019 and I am looking

forward to renewing acquaintances face-to-face rather than over cyberspace. The ARM Biennial Conference will be held next May and I am certain the planning will occupy a significant portion of these two meetings. Our Chair has been able to get an article on ARM in the next edition of *OSSTF Education Forum* (<https://education-forum.ca/magazine-2/>). Watch for my emails when it will be available (or check it out yourself towards the end of October). I received a copy last Spring, but I am not certain how wide the printed publication went. *OSSTF Update* has moved entirely online and is published at least once a month during the school year. Get the latest on OSSTF at <http://osstfupdate.ca/>.

As I told you last notes, I wrote a brief note to all those retiring from D22 and now I have heard from three new members. One was out with us in September and had her breakfast paid from ARM funds. I expect to see their names in the membership list from Toronto sometime in 2023. The wheels of OSSTF don't always turn as quickly as one would like. 😊 If you know of a recent retiree, please forward them a copy of this newsletter and invite them to come with us.

I trust you will have a safe and happy summer. Please join us. Contact me anytime, but especially before a breakfast/lunch so we have numbers to give the restaurants.

Thanks, 😊 Ray

## & from our OTIP friends: Is water damage covered by car insurance?

With floods claiming the top spot for Canada's most frequent natural hazard<sup>1</sup> and average annual precipitation increasing nationwide,<sup>2</sup> many Canadian car owners are wondering how far their coverage extends when it comes to protecting their vehicles from water damage.

Whether or not your vehicle is covered for water-related damage depends on your insurance policy and how the damage occurred.

### Basic car insurance policy

All Canadian car owners are required to have a basic car insurance policy that provides [Liability & Accidents Benefits insurance coverage](#). This coverage—while important—does not cover damage caused by acts of nature, such as heavy rainfall or a flash flood. For weather-related coverage, you'll need to consider an extended coverage plan like comprehensive or all perils insurance.

### Comprehensive or all perils insurance policies

[Comprehensive insurance](#) provides coverage for many non-collision-related losses, such as weather events. [All perils insurance](#) combines collision and comprehensive coverage, plus additional coverage.

If your insurance policy includes comprehensive or all perils insurance, you may be covered for water damage to your vehicle depending on the source of the damage. Damage caused by weather events out of your control, such as heavy rainfall or an overflowing lake or river, is often covered by comprehensive or all perils insurance. However, water damage caused by something preventable and within your control (such as leaving your car's windows open during a rainstorm) likely won't be covered. Ultimately, your coverage for water damage to your vehicle is subject to the exclusions and limitations indicated in your policy. Check with your insurance broker to confirm what water-related damage you're currently covered for and to discuss your coverage options.

### Preventing water damage

The best way to avoid water damage to your vehicle is to prevent it from happening altogether. It takes as little as 15 cm of water to reach the bottom of most cars—putting yourself, your passengers and your vehicle at serious risk.<sup>3</sup> Never drive over a flooded road and avoid driving over puddles. Even if a puddle looks shallow, you cannot tell how deep the water is and don't want to risk underestimating its depth. Check the weather forecast before hitting the road to avoid being caught in a heavy rainstorm or flash flood.

When parking your vehicle, opt for a garage or indoor parking lot if you have one available to you. If you park outdoors, consider purchasing a cover for your vehicle to prevent water leaks, especially if your vehicle has a sunroof.

With severe weather events on the rise in Canada, it's important to know that you have the coverage you need when you need it. Particularly if you live in a high-risk area for heavy rain and flooding. Connect with your insurance broker to learn more about your current car insurance policy and what coverage options are available to you.

If you have questions about your current OTIP car insurance policy, contact us at [1-888-494-0090](tel:1-888-494-0090). If you're shopping for car insurance and would like to get a quote, connect with an OTIP broker today at [1-888-892-4935](tel:1-888-892-4935).

1. [Government of Canada](#)
2. [Government of Canada — Canadian Centre for Climate Services](#)
3. [Forbes](#)

