



## Bay of Quinte Mutual INSURANCE CO.

### Meet Our Loss Prevention Department

Loss Prevention has been an important part of our company for many years. The main purpose of a visit from our loss prevention officer is to focus on safety issues and to work with you to identify any issues or concerns that may exist. They will provide recommendations to help rectify any problems in an effort to minimize future losses.

A visit from a loss prevention officer also allows us to confirm that policy information we have is correct and to ensure that your property is correctly valued.

All new business will be scheduled for a visit from one of our loss prevention officers. Existing policyholders may be contacted from time to time for routine inspections.

Participation in our loss prevention program is mandatory to maintain insurance protection with our company.

Once the inspection is complete you will receive a written report summarizing the results and providing recommendations as necessary.

It is important for you to know that our inspection and the report are for our underwriting purposes only and will not be shared without your permission.

#### What to Expect

- If your property is scheduled for a routine inspection, you will receive a letter. If your policy is new, refer to the welcome letter you received with your policy.
- Our loss prevention team will call to schedule an appointment at a time convenient for you
- On location- loss prevention officer will discuss your property, your dwelling and any outbuildings
  - inside your dwelling and buildings they will only look at and photograph heating sources, electrical panels, plumbing sources and oil tanks
  - outside your dwelling they will measure and photograph the exterior of the dwelling and any other outbuildings.
  - due to an increase in water related losses, they will also be looking at eavestroughs, grading of the property, sump pumps and drainage
  - loss prevention officer will photograph and discuss issues that require attention or correction

## Our Inspection Team

John Hicks – has been a loss prevention officer at Bay of Quinte Mutual for almost 20 years. John has a background in building construction, is a certified Home Inspector and is WETT certified.



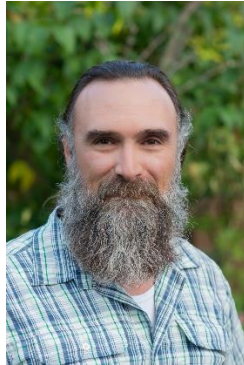
Dave Bowden – has been a loss prevention officer at Bay of Quinte Mutual for over 10 years. Dave has a mechanics background and is WETT certified.



Darrell Rhode – has been a loss prevention officer at Bay of Quinte Mutual for almost 5 years. Darrell has a background as a stationary engineer and boiler operator and is WETT certified.



Scott Haines – has been a loss prevention officer at Bay of Quinte Mutual for almost 5 years. Scott is a licensed plumber with a building construction background and is WETT certified.



Jeff Weir – has been a loss prevention officer at Bay of Quinte Mutual for almost 3 years. Jeff's background is in general carpentry, he is certified Home Inspector and is WETT certified.

