

# TOP OF MIND

THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS



ISSUE NUMBER 4:  
THE PROFESSIONAL SERVICES INDUSTRY



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## THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS

Welcome to our final edition of TOP OF MIND for 2016. This issue highlights the professional services industry along with topics of interest in business insurance. It goes out to you with our very best wishes for this holiday season.

*Enjoy!*



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## Economic indicators

INDICATORS	REFERENCE PERIOD	RATE
Gross Domestic Product (GDP) Annualized growth rate	Q3 - Nov. 2016	3.5%
Consumer Price Index (CPI)	October 2016	1.5%
Unemployment Rate	November 2016	6.8%

Source: Latest monthly figures from Statistics Canada, October/November 2016

Bulletin  
**AGRICOLE**  
Click here for the latest issue of Bulletin agricole **(in French only)**

# Executive message



As the year 2016 draws to a close, a year full of challenges we have met together, I want first and foremost to thank you for your unwavering support. It's you who make us the leaders in business insurance.

With your support, we have been able to keep innovating, to provide the best possible solutions for you to offer your business insurance customers. And we were able to count on your support when we took action to improve the profitability of certain segments, such as was the case in trucking.

We begin 2017 inspired by the same drive for innovation and the same determination to stay on track for sustainable, profitable growth. We will keep your needs "top of mind" as we continue to develop all our lines of business in the best interests of you and your customers.

## Innovating to help you stand out even more

All year long, we launched initiatives to stay ahead of the curve with new tools to support your business development. The recently-launched **Assistinc.**, the only offer of its kind in the marketplace, puts you on a great footing to differentiate yourself, combining three excellent products in one: HR Assist, Legal Guard Telephone Assistance, and Cyber Coverage.

Also freshly launched, and also unique, is our new **commercial auto roadside assistance**. Intact Insurance is the only insurance company offering this service in the Quebec market. For the commercial auto segment as a whole, we reviewed and updated our value proposition to make it even more compelling, comprehensive and competitive, largely through a new rating approach.

One of the initiatives put in place this year to give you a broader range of protection for your clientele was our drone (UAV)

coverage, an innovative solution for your customers who use this technology as part of their business operations.

In this age of digital technology, a paperless environment makes more and more sense. We have taken further steps in this direction, including our eDoc solution, which saves you time and money by sending documents electronically. More and more policyholders are appreciating this web-based solution that allows them to receive their documents the day after the transaction.

## On track for growth and profitability

Together with you, we want to remain a major force in business insurance. To do so, we must stay proactive and combine our efforts in the face of the challenges ahead. Climate change, increasingly severe losses, and a lack of profitability in certain market segments are just a few of the challenges we face that we have already taken concrete action to deal with.

We want to stay on track for continued growth and profitability. This is what is behind the new measures in commercial property insurance that we recently told you about. All these initiatives have one goal: to keep our offering sustainable and competitive in all our lines of business.

## Staying out front with you in 2017!

We look forward to 2017 with confidence and determination. Just as we have done in the past, we will stay focused on our objective while continuing to support you effectively in the growth of your business.

It is my pleasure to invite you to read this final TOP OF MIND newsletter for 2016, where you'll see more about how our commitment translates into concrete actions. All our Commercial Lines teams share one driving motivation: to provide you with the best solutions for your customers and the best service in the business. We are the leaders in business insurance and we intend to stay out front with you.

Again, thank you for your invaluable support this past year. On behalf of the entire Intact Insurance team, I wish you a Happy New Year and a prosperous 2017!

A handwritten signature in black ink, appearing to read "J. Desautels". The signature is fluid and cursive.

Jean-François Desautels

Senior Vice President, Quebec Division



# SERVICES ARE AN ECONOMIC HEAVYWEIGHT

*By Stéphane Desjardins*

Never underestimate the economic importance of the professional services sector. Once you exclude healthcare, it's a sector that consists mainly of small businesses with only a few employees, as well as self-employed workers.

The services sector actually accounts for 67% of the Canadian economy, while 78.5% of Canadian businesses are found within the services sector, according to Statistics Canada.

As with local retail businesses, the medical, legal, and notary professions have historically been well represented in the Quebec economy. Today, these professionals still have well-paid, prestigious jobs.

As of March 31, 2016, Quebec numbered 385,000 service professionals, with over half of these in healthcare working directly or indirectly for the public sector in hospitals, CLSCs, schools and clinics. But for the purposes of this article, we'll be focusing on fields aside from healthcare.

[Read more →](#)

## It's an SME world

Figures show that professional, scientific, and technical services generated economic activity worth \$16.7 billion in 2014, according to the 2016 edition of Québec chiffres en main from the Institut de la statistique du Québec.

But this number doesn't tell the whole story. As with the overall Quebec economy, the majority of the professional services sector is made up of self-employed workers, or associates or employees in offices, meaning they are mainly SMEs. In some small Quebec towns, the offices of these professionals are institutions that have a significant political, economic, and social impact.

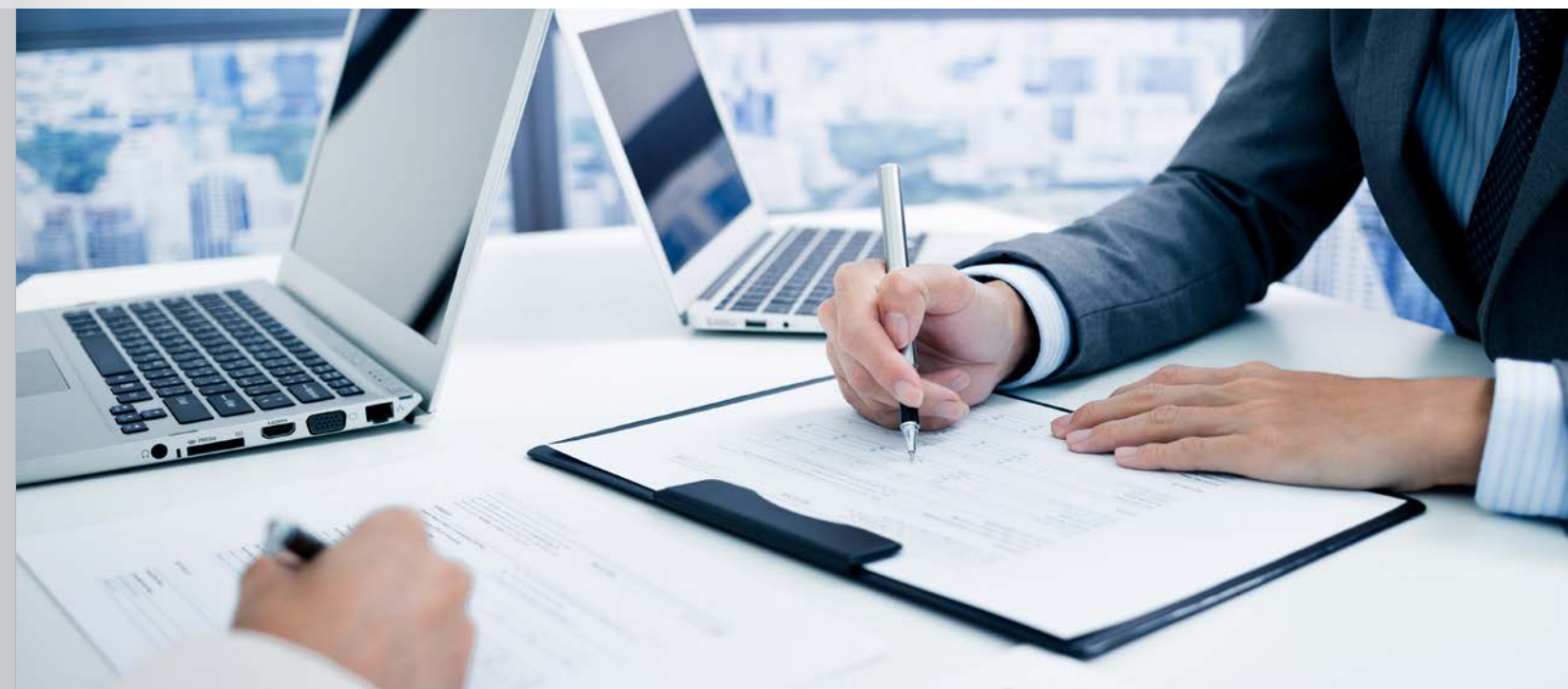
We can see what this means by taking a look at certain professions, keeping in mind that 30% of service professionals are self-employed.

## Lawyers

Quebec was home to 25,847 lawyers in 2015, including 13,402 female lawyers (51% of members), according to the Quebec bar association's 2015 annual report. Median incomes lie between \$90,000 and \$110,000. According to the 2015 Barreau-Mètre report, partners' incomes varied between \$150,000 and \$200,000, while independent lawyers earned between \$30,000 and \$50,000.

Obviously expertise and career background have an impact on a lawyer's income. Criminal lawyers typically earn more than family law specialists. In addition, most lawyers work in the public or semi-public sector or in not-for-profit organizations, while 40% are in private practice. It's worth noting that 23% of lawyers work alone, 13% are not currently practising, and 55% are salaried employees. To this we can add that 60% of lawyers are in private practice and 9% are partners.

As for law firms, SMEs are in the majority, with 38% having two to ten lawyers, 19% from 11 to 25, and 9% from 26 to 50.



## Accountants

In 2014 there were 5,511 accounting firms in Quebec, which is 21.2% of the 25,981 firms in Canada, according to Statistics Canada. However, almost two-thirds of those had no employees while 1,962 identified themselves as employers.

The professional body for Quebec chartered accountants states that one-third of its members work in an accounting firm. But they can also be self-employed or work within another type of company.

## Notaries

Quebec's Chambre des notaires consisted of 3,818 members as of last March 31. The professional body breaks this down into three quarters of notaries who work within a firm and one quarter for the government or in private practice.

The most recent pay figures are more than five years old. Since then, increasing automation, the explosion of low-cost intermediate service providers, the 2008 financial crisis, the recession that followed, and the proliferation of residential construction projects have increased downward pressure on rates. The outcome? The number of notaries has fallen, as well as their income, which ranges from \$30,000 to \$100,000 per year, according to Éducaloi.com.

[Read more →](#)



## Architects

The Quebec order of architects had 3,739 members as of last March 31. Just over half of them practised in Montreal, 1,295 within a private company and 586 in the public or semi-public sectors. One-third (1,076) were employed by an architectural firm. However, 1,190 members of the AAPPQ (Quebec's association of architects in private practice) were self-employed.

In 2014 the total income for the field in Quebec was \$1.3 billion, with operating expenses of \$2.7 billion, according to Quebec's statistical institute, the ISQ. The industry's average operating profit was 18.5%.

## Advertising

Advertising agencies do not have a professional body, but their industry is a major player in the service sector. In November 2015 the Quebec ad industry employed 10,400 people (20% of the national total), according to a study conducted by Raymond Chabot Grant Thornton on behalf of A2C, the Quebec creative communications agency association. Combined payroll and benefits for the 649 advertising agencies, 82 media agencies and 16 digital agencies amounted to \$139 million. Over \$11.5 million was also paid to 796 freelancers.

A2C estimates the Quebec advertising market to be \$5.9 billion, with operating expenses for agencies (advertising, media, digital) of \$1 billion (2015).

It's worth noting that 24% of the total income for the 3,568 Quebec actors and performers hired by Quebec advertisers comes from commercials, representing the second-highest source of income for members of the Quebec French-language actors' union, the UdA. According to the industry magazine InfoPresse, this income totals \$33 million.

## Public relations

"The public relations industry is mostly made up of small firms and freelancers," states InfoPresse's 2016 Quebec communications industry handbook. None of the firms named in the handbook have more than 100 employees. The handbook surveyed 347 employees of agencies belonging to ACRPQ, Quebec's public relations industry association, as well as 129 with non-member firms. These figures do not include spokespersons for corporations, institutions or other private or public organizations.

In 2013 (the most recent figures available), the industry generated operating revenues of \$139 million, paid \$52.3 million in salaries and benefits, and had an operating profit margin of 20.4%, according to Statistics Canada.

## A huge number of SMEs

The professional services sector (excluding healthcare) mainly consists of SMEs with a handful of employees and self-employed workers. Most of them earn high incomes and their businesses have elevated profit margins.

[Read more →](#)

## SOME REVEALING FIGURES

*SMEs with under 100 employees, Canada, 2015*

**99.7%**  
of companies are SMEs

**1.2 million**

SMEs in Canada,  
239,376 in Quebec

**70.5%**  
of the private workforce works for SMEs

**54.1%**  
have 4 employees or fewer

**48.7%**  
of SMEs do not have access to external financing

**30%**  
small businesses' share of the Canadian GDP (same proportion for Quebec)

**80%**  
of their owners financed the start-up themselves

Source: Statistics Canada

## A LARGE NUMBER OF SELF-EMPLOYED

The services sector employs a lot of self-employed workers. A great many are business owners themselves, the majority are freelancers or suppliers, while some occupy both roles. Around one professional worker in three is self-employed.

Quebec has around 600,000 self-employed workers, which is 13.7% of the total workforce (an increase of 3.4% in 2015) and 10% of Montreal's working adults. Over the last five years, the number of self-employed workers has risen less quickly than Quebec's overall employment increase. From 2000 to 2015, self-employed work has grown by 11%, compared to 20% for job creation.

Self-employment has even dropped since the 2009 recession (between 1% and 1.5%), while overall employment grew between 6% and 7%. It's worth noting that according to Desjardins chief economist Joëlle Noreau, between 1976 and 2015, the number of self-employed workers increased by 85% among men and 210% among women.

## QUEBEC'S MAIN PROFESSIONAL BODIES

Ranked by membership, March 31, 2016

Each image represents 5,000 individuals (men and women combined)

### NURSES

74,206



### ENGINEERS

62,068



### CHARTERED ACCOUNTANTS

37,973



### NURSING ASSISTANTS

29,148



### LAWYERS

25,847



### DOCTORS

23,037



### SOCIAL WORKERS, FAMILY AND COUPLES COUNSELLORS

12,973



### HUMAN RESOURCES AND INDUSTRIAL RELATIONS CONSULTANTS

10,040



### PHARMACISTS

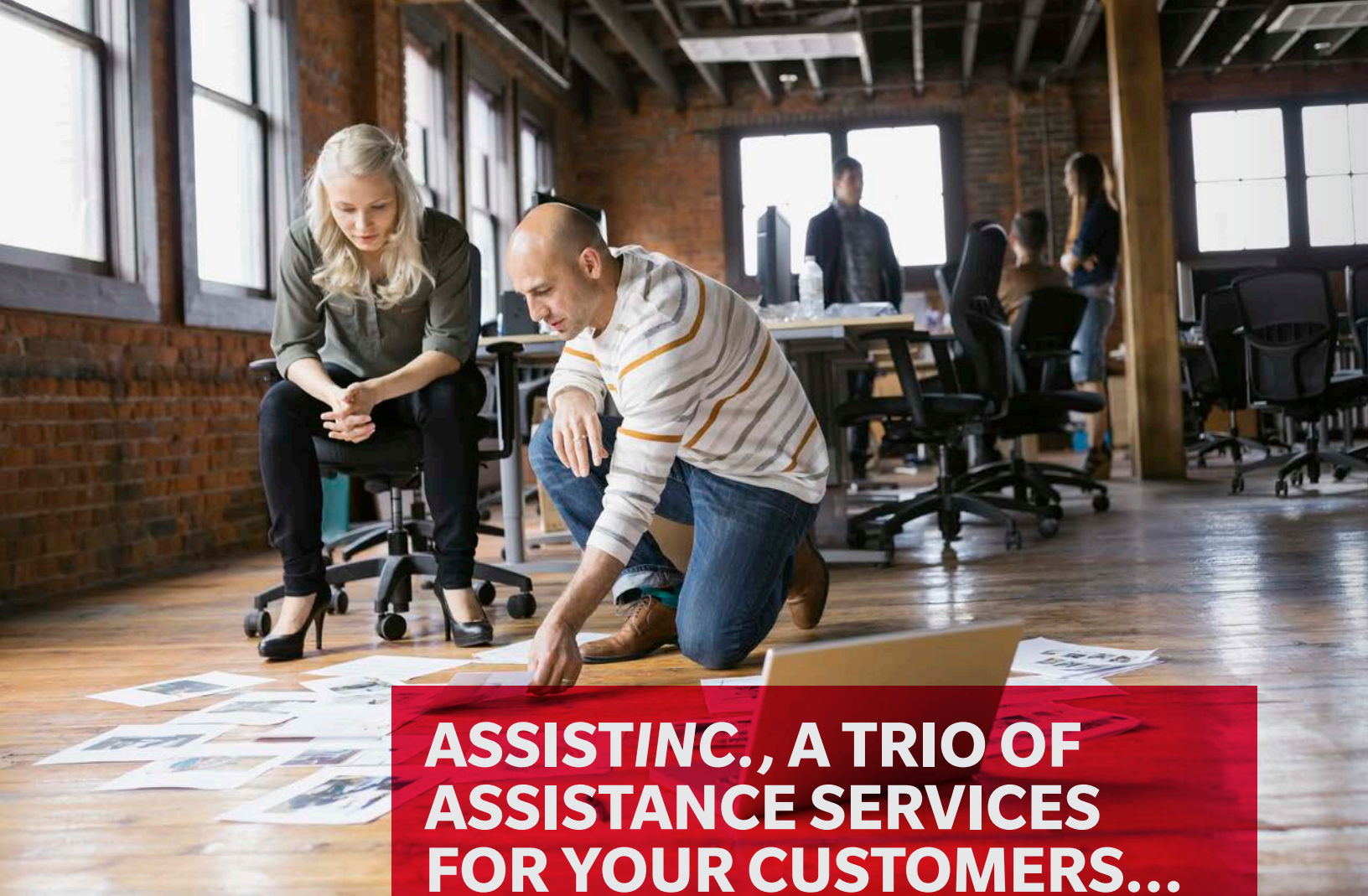
9,143



### PSYCHOLOGISTS

8,746





## ASSISTINC., A TRIO OF ASSISTANCE SERVICES FOR YOUR CUSTOMERS...

A UNIQUE OFFERING TO HELP YOU STAND OUT!

Thanks to our full range of commercial insurance solutions, your customers can enjoy peace of mind while they get on with their business. With Assistinc., our new commercial insurance offering, they get even more... in fact it's a triple whammy! Your customers will be able to get a great deal on three products in one: the new HR Assist from Intact Insurance, Legal Guard Telephone Assistance, and Cyber Coverage.

Your customers who manage or own a business will really appreciate this service trio that's adapted to the needs of small and mid-sized businesses. And with good reason! Assistinc. gives them access to smart professional advice on questions they have about human resources, legal issues or data security, all without having to pay high consulting fees.



### HR Assist: personnel management made easy

The success of any company depends in part on its employees, which is why it's important to be equipped with the proper tools when it comes to human resources. With HR Assist, your customers will have them, since they will be able to rely on support from experts in the field.

- An HR telephone assistance service provided by Certified Human Resources Professionals (CHRP)
- Quick, confidential advice on topics from health and safety to compensation, performance management, and termination.
- Among the practical tools they have access to:
  - Examples of employment contracts
  - Lists of interview questions to ask and not to ask
  - Many more



### Legal Guard Telephone Assistance: a lawyer on the line

Your customers might feel like consulting a lawyer before making an informed decision but are put off by consulting fees that seem exorbitant. Now, with Legal Guard Telephone Assistance, they can. This service might not only save them pointless steps and expenses, but also help them avoid court cases.

- Legal assistance telephone service
- Unlimited phone access to a lawyer
- Access to legal advice pertaining to the company's operations, rights and obligations and legal procedures to undertake in specific cases





## Cyber Coverage: valuable help in case of a data breach

Faced with a genuine threat of cyber attacks, your customers need to keep up to speed on the risks for their business so that they can prepare and protect it in case they suffer a data privacy breach. With Cyber Coverage, they get all this, because they enjoy cleverly designed coverage combined with a “prevention and practical support” component.

### Where protection is concerned, Cyber Coverage includes:

- Special coverage for data privacy breaches, specifically remediation expenses, coverage for resulting business interruption losses, and coverage for legal and defence costs related to online security.

### For the prevention and support feature, Cyber Coverage provides:

- Direct access to prevention and intervention services from Services IDT911 to lower the risk of a data breach and minimize the impact if one occurs.
- Web-based information on data privacy including assessment tools that help your customers find out whether they are vulnerable to a privacy breach, pinpoint potential security lapses, and propose appropriate measures to prevent them.
- Expertise and tech support available day and night.



## Score a business hat trick with our assistance trio!

No other insurer is able to provide such a reassuring trio for your customers. With our Assistinc. trio of assistance services designed specifically to help your customers make good business decisions, you will be armed with a unique offering to help you stand out. It's up to you to make the most of this trio and score a business hat trick!

### Assistinc. cost **\$131**

A la carte cost	
HR Assist	\$50
Legal Guard	\$50
Cyber Coverage	\$96
.....	
<b>Total value</b>	<b>\$196</b>

Your new business customers can **save \$65** with the Assistinc. trio of services. And your existing customers can receive valuable discounts.

# PROFESSIONAL LIABILITY INSURANCE

Peace of mind for your professional clients

Every day, professionals in private practice are exposed to risks that could turn into lawsuits against them. An error, an omission, or an instance of unintended negligence could have disastrous consequences for your customer if he or she were held personally liable for damages. Help your clients practise their profession with peace of mind: offer them Professional Liability Insurance from Intact Insurance.

## No business is immune from lawsuits

A lawsuit, even one based on unfounded allegations, can result in costly legal fees. No professional is exempt from this kind of risk, as the following examples illustrate.

- A financial planner misses an aspect of an analysis or an investor's profile; a client taking the planner's advice loses part of her investment. A claim alleging unsuitable advice could result in very substantial legal fees for the defence.
- A patient suffers a freak injury during a chiropractic treatment for back pain. The patient has to be hospitalized and is disabled for some time. He sues the chiropractor, claiming thousands of dollars in damages for bodily injury.

## Essential coverage

No matter which discipline they work in, your customers want to feel secure when they're practising their profession. With Professional Liability Insurance (Errors and Omissions) from Intact Insurance, they are protected against the costs of claims made against them for damage to third parties allegedly caused by the insured's professional services. This protection, available to most professionals in private practice, generally covers:

- liability for negligence, errors or omissions in the course of providing insured professional services, as long as the claim is presented to the insurance company during the term of the policy;
- negligence, errors or omissions allegedly committed before the effective date of the policy but not known to the Insured before that date are normally included;
- legal fees for defending a suit for damages covered by the insurance policy, whether or not your customer is liable.



## E & O: professional liability insurance (errors and omissions)

### Their own profession....

- Alternative medicine practitioners
- Chiropractic groups
- Chiropractors
- Claims adjusters
- CPAs and other accountants
- Designers
- Financial consultants and planners
- Health care facilities and residences
- Lawyers
- Life and health insurance representatives
- Management consultants
- Medical clinics
- Personnel placement agencies
- Property managers
- Training and safety consultants
- Translators
- Travel agencies

### Their own protection

- Coverage adapted to your client's profession
- Individual or group coverage
- A team of seasoned underwriters to guide you in analyzing risks
- Wording and coverages adapted to the industry sector
- Dedicated Claims team
- Ability to write the customer's entire insurance portfolio with the Specialty Solutions team
- Support from a multidisciplinary team of specialists (including claims adjusters, law firms, forensic accountants)

# SPECIALTIES: FOCUSED ON SOLUTIONS FOR YOU AND YOUR CUSTOMERS!

With Intact Insurance Specialty Solutions, you're dealing with top-flight professionals, highly regarded for their skills and the strength of their experience. All our teams and their managers are driven by the same ambition: to help you meet your customers' expectations and grow your business. They are focused on solutions for you and your customers!

## Professional Liability Insurance (E&O)

- Coverage adapted to your customer's profession
- Peace of mind to practise their profession
- Solid underwriting and claims expertise

## Directors' & Officers' Liability (D&O) and Fidelity Insurance

- Comprehensive suite of solutions, adapted to the needs of executives and board members
- Preserving their financial security
- Expertise in D&O, fiduciary liability and fidelity

## Property, Liability and Equipment Breakdown Programs

- Mass program aimed at a specific segment (e.g. garages, daycares, dental offices)
- Group program for members of an association or organization
- Corporate program with optional membership for franchisees

## Niche

- For non-standard commercial risks, except automobile
- Some risks are written automatically regardless of number of deficiencies
- No cost for inspections and no policy issuance fee

## Valuable sales aids to keep on hand

Our Specialty Solutions Fact Sheets present each product's key features, coverage highlights and scope, and distinctive advantages. We think you'll find they make excellent sales tools to supplement our series of brochures. Check them out at **businessaccess.intact.ca**. Keep coming back as often as you like!

Read more →

## D&O quote processing: simpler, faster and more efficient than ever!

With our new simplified insurance application, you can get the best offer available to your customer in the shortest possible time: a quote within 48 hours. Easy to fill out, our new application is four pages long instead of eight, making the process faster and more efficient and helping you compete in this line of business.

### Policy issuance on other companies' application forms

We were already prepared to issue quotes from another company's application form. We've now taken this a step further: we can issue your customer's policy based on that application.

### Quotes without financial statements

If an Intact Insurance application is used, we can now assess the risk and give you a quote without the applicant's financial statements, if certain conditions are met.

### Shorter turnaround times and the best option

Our new application includes the key information we need to:

- properly evaluate the risk;
- provide you with a quote in the shortest possible time;
- propose just one option – the best offer available!

### Targeted risks

Our new approach is targeted toward privately-held companies.

.....  
We are committed to making your job easier and providing the best possible service to help you meet the needs of your business clientele and acquire new customers. To find out more about the advantages of our simplified D&O insurance quote, please see the tip sheet and bookmark the link; you may want to print a copy as well.  
.....

# RCCAQ CONVENTION AND BUSINESS EVENTS: WE WERE THERE!



## RCCAQ Convention

Intact Insurance answered the call to host a booth at this year's annual meeting of the Regroupement des cabinets de courtage d'assurance du Québec (RCCAQ), where we enjoyed the opportunity to spread the word about our new star features in Commercial Lines: *Assistinc.* and commercial auto roadside assistance.



## Small business event

Intact Insurance was once again an official presenter of *Stratégies PME*, Quebec's leading annual small business fair, where we reinforced our visibility with your business clientele. This fifth edition of the fair, held November 23 and 24 at the Palais des Congrès de Montréal, attracted more than 5,500 attendees who heard a variety of speakers and experts address their interests and concerns. Our participation in this event helps small and businesses succeed, and that helps your customers succeed.

## Partnering with the Fondation de l'entrepreneurship's mentoring network

We're also supporting entrepreneurs who are just starting out in business, through our partnership with the Réseau M de la Fondation de l'entrepreneurship. Every year, more than 3,500 beginning entrepreneurs benefit from this mentorship service, which hooks them up with 1,500 accredited mentors. Intact Insurance was a sponsor of the Réseau M event in November.

**NEW**  
COMMERCIAL AUTO  
ROADSIDE ASSISTANCE  
*Now available*



Commercial automobile insurance is a market full of opportunities for you. With roadside assistance now available to your commercial lines auto policyholders, you have an additional tool to grow your business in this segment.

Businesses that own commercial vehicles weighing 4,500 kg or less\*, no matter how many, and all their employees driving these company-owned vehicles, can now take advantage of this service.

- Fast assistance in case of a breakdown or incident on the road, anywhere in Canada or the U.S.A.
- 24/7 emergency hotline
- Just one number to call: 1 844 428 2020, or request assistance on the mobile site at [assistance.intact.ca](http://assistance.intact.ca)

### When there's trouble on the road, the right assistance makes all the difference!

For as little as \$50 a year per eligible vehicle, your customers are entitled to four service calls per year for each vehicle.

Share the news about Intact Insurance roadside assistance with your commercial insurance customers, and be sure to tell them about the program's additional advantages, such as:

- Vehicles can be towed up to 50 kilometres to the customer's choice of garage, a very distinctive service offering vs. the competition;
- Free gas delivery up to 10 litres;
- Battery boost;
- Door unlocking;
- Flat tire change;
- Winching if a vehicle is stuck.
- If a vehicle breaks down while hooked up to a trailer, both can be towed (two service calls will be counted against the yearly limit for the vehicle).
- Simplicity: commercial insurance roadside assistance has the same features as the Personal Lines version.
- Ease of use: since the assistance applies to the vehicles that have this coverage, every employee who drives them can use this service.

.....  
Don't wait: give all your commercial auto insurance customers the gift of peace of mind, by recommending the new Intact Insurance roadside assistance service!  
.....

Bulletin

**AGRICOLE**

Check out the latest issue  
of your **BULLETIN AGRICOLE!**

On the following pages, you'll find the December 2016 edition of your Bulletin agricole newsletter from Intact (published in French only). There are articles on winter storage and rentals that could change a farm risk, light-bulb safety, and avoiding under-insurance. The back page features our ad from the next issue of Le Bulletin des agriculteurs magazine, which we'll be handing out at the Salon de l'agriculture in January.

L'outil d'information des courtiers  
en assurance agricole  
Décembre 2016



## Les opérations de vos clients changent-elles en hiver ? Évitez-leur de mauvaises surprises en nous informant de tout changement.

Avec l'arrivée de l'hiver, les opérations de vos clients peuvent peut-être changer. Sensibilisez-les à l'importance de vous informer de tout changement afin qu'ils puissent vérifier s'ils ont les protections adéquates.

### ENTREPOSAGE DE BIENS DANS LA GRANGE DURANT L'HIVER

Par un matin d'hiver, un client vous appelle. Paniqué, il vous annonce que, en son absence, des vandales ont pénétré dans sa grange où étaient entreposés la roulotte et les deux bateaux de son voisin. Attentif au bout du fil, vous anticipez sa première question : « Suis-je couvert ? » Voici ce qui en est.

De prime abord, le fait d'utiliser une grange ou un entrepôt à des fins autres que celles pour lesquelles ces bâtiments sont normalement destinés modifie la nature du risque. Il est donc important d'informer vos clients qu'il y a des règles de souscription spécifiques pour chaque type d'entreposage. Selon le type et la valeur des biens qui sont confiés à vos clients pour être entreposés, nous pourrions exiger, par exemple, la pose d'un dispositif de verrouillage ou encore la présence d'un système d'alarme.

Selon le cas, vous pourriez également recommander à vos clients d'ajouter la protection « Responsabilité légale d'entreposeur » à leur contrat d'assurance agricole. En détenant cette garantie, ils pourraient éviter d'avoir à assumer eux-mêmes les dommages, en cas de sinistre.

## LOCATION DE TRACTEURS DE FERME À DES ENTREPRENEURS EN DÉNEIGEMENT

Dans le même ordre d'esprit, rappelez à vos clients agriculteurs l'importance de vous aviser lorsqu'ils changent la vocation première de leur équipement, par exemple, s'ils louent leur tracteur à des entrepreneurs en déneigement.

- + Utiliser un tracteur à des fins non agricoles modifie la nature du risque pour laquelle cet équipement est normalement couvert.
- + Le fait de céder les commandes de son véhicule de ferme à une autre personne constitue une aggravation du risque puisque votre client n'a plus le contrôle de son véhicule. Si l'entrepreneur endommage son tracteur, votre client devra payer les réparations et, éventuellement, il pourrait être pénalisé.

### IL EST DONC IMPORTANT D'INFORMER VOS CLIENTS :

- + que leur prime d'assurance agricole a été établie en tenant compte d'un usage agricole seulement;
- + qu'ils doivent vous aviser s'ils décident de louer leur tracteur ou autre équipement à un entrepreneur qui l'utiliserait à d'autres fins.

### LOCATION DE TERRAIN À DES FÉDÉRATIONS SPORTIVES

Vos clients veulent louer une partie de leur terrain à diverses fédérations sportives pour l'aménagement de sentiers de randonnée de ski de fond, de motoneige ou de quad ? Malheureusement, il peut arriver que la pratique d'activités comme la motoneige et quad occasionne des accidents et cause même, dans certains cas, des décès.

Là encore, il est important d'aviser dès maintenant vos clients concernés de vérifier avec vous, avant de conclure toute entente relative à la location de leur terrain, s'ils détiennent les protections d'assurance adéquates.

### BONNE INFORMATION RIME AVEC BONNE PROTECTION!

Pour être bien protégés, il est important que vos clients soient bien renseignés non seulement sur la portée de leur couverture, mais également sur certaines exigences auxquelles ils pourraient être soumis pour se prévaloir de leur protection au besoin. Prenez soin de bien informer vos clients : en cas de sinistre, ils vous en remercieront !





**EN MATIÈRE  
D'ÉCLAIRAGE :  
ÊTRE ALLUMÉ...  
SANS RISQUER  
DE TOUT BRÛLER !**

Pour vos clients, une excellente façon d'assurer la sécurité de leur entreprise, c'est d'écarter le plus possible les sources d'incendie.

Pour l'éclairage, « lumière » et sécuritaire devraient donc toujours aller de pair.

**AMPOULE À DEL DANS  
UN LUMINAIRE FERMÉ : DANGER !**

L'éclairage de type DEL (diode électroluminescente), soit LED en anglais, est de plus en plus populaire dans les bâtiments agricoles. La DEL est un dispositif à semi-conducteur (diode) qui permet la transformation d'un courant électrique en rayonnement lumineux. Il y en a deux types\* :

- + à faible luminosité comme les DEL qui servent de voyants dans les appareils électroniques et pour les lumières de Noël;
- + à haute luminosité comme les DEL utilisées dans les produits d'éclairage d'usage général.

Au toucher, les appareils de type DEL ne semblent pas chauffer, mais la chaleur produite par leur petit transformateur (circuit électronique) situé à l'intérieur de la base de l'ampoule, par exemple, doit tout de même être dissipée. La plupart des modèles vendus dans les commerces sont pour un usage résidentiel dans un emplacement sec et servent à remplacer l'ampoule d'un luminaire ouvert ordinaire.

Par conséquent, leur utilisation dans un luminaire fermé (type globe marin), que l'on retrouve souvent dans les bâtiments agricoles, peut causer une surchauffe assez importante pour provoquer un début d'incendie.

**CHOISIR LE BON TYPE  
SELON L'UTILISATION**

On retrouve sur le marché des ampoules à DEL conçues et approuvées pour les luminaires totalement fermés et pour les endroits humides. Il est important pour vos clients de vérifier sur vos ampoules ou sur leur emballage qu'elles sont bel et bien approuvées pour les luminaires fermés et pour les endroits humides. Sinon, ils devront les remplacer afin de prévenir tout risque d'incendie. Vos clients devront certes déboursier un certain montant pour remplacer les ampoules problématiques par des ampoules dûment homologuées, mais pensez à ce qu'ils auraient à déboursier si un incendie détruisait tout...

Certains de vos clients ont peut-être enlevé, ou pensent enlever, le globe de protection en verre sur leurs luminaires. Ce faisant, ils règlent le problème de surchauffe mais les luminaires ne sont plus 100 % étanches comme ils le devraient. L'enlèvement du globe de protection en verre rend nulle l'homologation du luminaire puisque les contacts et composantes internes se trouvent alors exposés à l'humidité, à la poussière, aux vapeurs corrosives et à l'eau de lavage. Invitez vos clients qui n'aiment pas les globes de verre à s'informer auprès de leur entrepreneur électricien ou de leur fournisseur électrique sur le nouveau produit qui permet de convertir un luminaire fermé déjà en place.



## AIDEZ VOS CLIENTS À ÉVITER LE PIÈGE DE LA SOUS-ASSURANCE

Si plusieurs exploitants ont appris à cultiver leur sens des affaires, tous ne sont pas conscients pour autant du piège de la sous-assurance. Pour leur éviter de tomber dans ce piège, conseillez-les sur l'importance d'une couverture qui reflète la juste valeur de leurs biens. Pensez aux soucis dont vous les épargnez en cas de sinistre.

### Prévenir la sous-assurance, c'est la meilleure façon :

- + de favoriser un règlement plus rapide et sans complication;
- + d'éviter déception et insatisfaction chez vos clients au moment où ils ont le plus besoin d'être écoutés et de pouvoir compter sur vous;
- + de démontrer la valeur ajoutée de vos services.

### Prenons le cas d'un incendie accidentel qui détruirait complètement le bâtiment principal de la ferme laitière exploitée par l'un de vos clients.

- + Après évaluation par l'expert en sinistres mandaté au dossier, le coût de reconstruction est évalué à.....950 000 \$
- + La valeur du bâtiment avec le calcul de la dépréciation se chiffre à.....750 000 \$
- + Le montant d'assurance inscrit au contrat de l'assuré est de.....350 000 \$

Comme on peut le constater, le montant maximal que votre client pourrait recevoir en indemnités en vertu de son contrat serait loin d'être suffisant. Même si les garanties de son contrat d'assurance agricole sont fiables et étendues, vous auriez en effet à lui expliquer que le montant d'assurance dont il s'est prévalu est insuffisant. La mort dans l'âme, votre client devrait donc se résoudre à accepter une indemnité largement inférieure à la valeur de reconstruction du bâtiment détruit. Quelle frustration pour lui...

Aider chaque client à prévenir la sous-assurance, ça vaut le coup car c'est un excellent moyen de veiller à la satisfaction de chacun. Et un client satisfait, ça n'a pas de prix !



Assistinc.<sup>MD</sup>

## RÉCOLTEZ LES AVANTAGES DE L'ASSISTANCE À LA PUISSANCE TROIS !

En optant pour Assistinc., vous profitez de l'assistance RH d'Intact Assurance\*, qui simplifie la gestion de vos ressources humaines grâce à :

- un soutien téléphonique fourni par des conseillers en ressources humaines agréés;
- des conseils personnalisés en santé et sécurité, recrutement, indemnisation des accidents du travail et autres.

Assistinc. vous donne aussi droit à l'assistance juridique Le Justicier\* ainsi qu'à Cybersécurité† pour que votre entreprise agricole soit mieux épaulée.

Pour en savoir plus, appelez votre courtier d'assurance ou visitez [intact.ca](http://intact.ca).

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