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VOLUME 4, ISSUE 10

OCTOBER 2016

Have A Safe & Healthy Halloween

Make Halloween festivities fun, safe, and healthy for trick-or-treaters and party guests.

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BUTT OUT - SMOKING FIRES

Smoking is the #1 cause if fatal home fires. \$37,000.

What's The Risk?

- > Smoking fires account for 8% of all home fires.
- > One in 10 smoking fires result in an injury or death.
- > One in four home fires fatalities are caused by smoking.
- > 65% of smoking fires are caused by "improper discarding" of smoking materials.
- > The average dollar loss per smoking fire is

How Do I Prevent A Smoking Fire?

- > Encourage smokers to smoke outside.
- > Do not extinguish cigarettes in plant pots, which may contain a mixture of peat moss, shredded wood and bark that can easily ignite.
- > Never smoke in bed.
- > Use large, deep ashtrays that cannot be knocked over.
- > Empty ashes into a metal

container - not the garbage can - and put it outside.

> If people have been smoking in your home, check behind chair and sofa cushions for cigarette butts before going to bed.

Dangerous Mix: Alcohol is a factor in many smoking-related fires

Install smoke alarms on every storey of your home and outside all sleeping areas.

Office of the Fire Marshal & Emergency Management

YOUR HOME SAFETY & SECURITY CHECKLIST

- > When you leave your home for a long period, be sure to create the illusion that someone is home. You can put your lights on timers, leave a television on, or have a friend or family member stay at your home while you are away.
- > Check to see if all of your doors have good, updated locks that work

properly. If not, replace them immediately.

- > Install a peephole in your front door so you can see who is outside before letting them in.
- > Never leave extra keys or garage door openers under doormats, in mailboxes, or on top of the doorframe. Instead, leave an extra key

with a close friend, neighbor, or family member whom you trust.

> You can make any windows or sliding glass doors extra secure by laying a piece of wood or metal along the bottom track, preventing the window or door from opening from the outside.

(continued to page 3)

LETTER TO TENANTS A GOOD WAY TO REMIND THEM OF NEED FOR INSURANCE

QUESTION

As a landlord, my leases require that tenants are responsible for maintaining tenant insurance. Recently my insurance company asked for details on each tenant's insurance policy, company and expiry date. One of my tenants said that he let his policy lapse because nothing he owns is worth as much as his deductible. Several other tenants have failed to respond to my request that they provide their insurance details. Any advice or guidance would be appreciated.

ANSWER

Every tenant should carry insurance. The cost is often as low as \$15 per month, although it could be more if a tenant has valuables such as expensive jewelry.

Standard tenant insurance covers damage to the tenant's own property, but more importantly, it provides personal liability coverage, usually to \$1 million.

If a tenant's negligence causes damage to your property (the building), then you can sue the tenant for compensation. Likewise, if a tenant's negligence causing damage to their neighbours's property, the neighbour can sue the tenant for compensation.

Since tenants (or others) may not have assets from which to pay you, you take out insurance to cover the

risk, as well as the risk of fires or floods (or other events that are not a tenant's fault).

Having paid you, your insurance company is then subrogated to your right to sue the tenant for negligence. That means that your insurer "steps into your shoes" and can sue in your name to recover the cost of the damage.

From tenants with money in the bank or a job, your insurer can then collect what they had to pay you, but that is expensive to do. If the tenant has insurance for negligence or for "third party liability," then their insurance company will step in to pay what the tenant is liable for. That means your insurance would not be out of pocket for damages caused by that tenant.

Whether the tenants have insurance could well affect the cost of a claim you might make, and thus the rate your insurer charges you.

To get the information from your tenants may not be that difficult. Your best approach would be to prepare a form letter to them that reminds them of their lease obligation, points out the benefit to them of having tenant insurance and asks for the relevant information.

Your letter could read something like this:

"Dear Resident:
According to clause _____ of

your lease, you have agreed to carry tenant insurance. Having insurance is important for you because my insurance does not cover damage to your belongings. Most tenant insurance will cover damage to your belongings in the case of fire, flood or another accident, or loss due to theft.

Tenant insurance will also protect you from being sued if, for example, you accidentally damage the building through stove top fire or leaving a window open in the cold.

Kindly make sure your tenant insurance policy is up to date. Also, please fill out the slip below giving the key details about your insurance policy, and return it to me."

On the slip you would provide blank lines for the tenant to write in what your insurer wants to know. Make sure each slip lists the unit number and the tenant name so that you know from whom you have received it.

If a tenant refuses to return the slip, you could give them a notice of termination for interfering with your lawful rights and interests requiring that they either get insurance as required under their lease, or risk losing their home.

**Source: BY DICKIE & LYMAN
LLP WHO PRACTICE LANDLORD/
TENANT LAW AND OTHER AR-
EAS OF LAW**

Alcohol-related motor vehicle crashes kill someone every 31 minutes and non-fatally injure someone every two minutes. Don't drink and

drive, and don't let others drink and drive.

Keep Food Safe: Food is center stage during the holidays. Be sure to keep it safe by following basic

food safety steps. Clean hands and surfaces often. Separate foods to avoid cross-contamination. Cook to proper temperatures. Chill promptly.

HALLOWEEN SAFETY TIPS

To help ensure adults and children have a safe holiday, follow these ghoulishly good best practices on the trick-or-treat trail:

- > A parent or responsible adult should always accompany young children on the neighborhood rounds.
- > If your older children are going alone, plan and review the route that is acceptable to you.
- > Agree on specific time when children should return home.
- > Only go to homes with a porch light on and never enter a home or car for a treat.

Children and adults are reminded to

put electronics devices down, keep heads up and walk, don't run, across the street. National Safety Council (NSC) offers

Following safety tips for parents and anyone who plans to be on the road during trick-or-treat hours.

Safety Tips For Motorists

- > Watch for children walking on roadways, medians and curbs.
- > At twilight and later in the evening, watch for children in dark clothing.

Treat-or-Treating

- > Instruct your children to travel only in familiar, well-lit areas and

avoid trick-or-treating alone.

- > Teach your children to never enter a stranger's home.

Costumes

- > All costumes, wigs and accessories should be fire-resistant.
- > If children are allowed out after dark, fasten reflective tape to their costumes and bags to make sure they are visible.
- > When buying Halloween makeup, make sure it is non-toxic and always test it in a small area first.
- > Remove all makeup before children go to bed to prevent skin and eye irritation.

SAFETY IN THE HOME

Keep your family safe from fire. Be aware of the hazards in your home. And, be sure to have an escape plan. Pull together everyone in your household and make a plan. Walk through your home and inspect all possible exits and escape routes.

> **Dryers and washing machines:** The leading cause of home clothes dryer and washer fires is failure to clean them.

> **Emergency Preparedness:** Disasters can occur suddenly and with-

out warning.

> **Escape Planning:** Learn the steps to create and practice a home fire escape plan.

> **Gasoline and Propane:** Always handle gasoline in the home or propane-powered equipment cautiously.

> **Hoarding and Fire Safety:** Many fire departments are experiencing serious fires, injuries, and deaths as the result of compulsive hoard-

ing behavior.

> **Medical Oxygen:** Portable medical oxygen in the home has grown over the past decade.

> **Portable Fireplaces:** The fuel, device and open flame from these products can be dangerous.

> **Portable Generators:** The most common dangers with portable generators are carbon monoxide (CO) poisoning, electrical shock, and fire hazards.

AUTUMN HEALTH AND SAFETY TIPS

Take steps to prevent the flu: The single best way to protect against the flu is to get vaccinated each year in the fall. Cover your nose and mouth with a tissue when you cough or sneeze. Stay home if you are sick.

Wash your hands: Keeping hands clean is one of the most important steps you can take to avoid getting sick and spreading germs to others. It's best to wash your hands with soap and clean running water for 20 seconds. If that's not possible,

use alcohol-based hand rubs.

Don't drink and drive: Alcohol use impairs skills needed to drive a car safely. It slows reaction time and impairs judgment and coordination. (continued to page 2)

RECIPE OF THE MONTH

OVEN-FRIED PORK CHOPS

Ingredients

- 4 pork chops, trimmed
- 2 tbsp butter, melted
- 1 egg, beaten
- 2 tbsp milk
- ¼ tsp black pepper
- 1 cup herb-seasoned dry bread stuffing mix

Add all ingredients to list

Directions

Preheat oven to 425 degrees F (220 degrees C). Pour butter into a 9x13 inch baking pan.

Stir together egg, milk and pepper. Dip pork chops in egg mixture, coat with stuffing mix and place in pan.

Bake in preheated oven for 10 minutes. Turn pork chops and bake for another 10 minutes, or until no pink remains in the meat and juices run clear.

CHECK YOUR SMOKE ALARMS, WHEN YOU CHANGE THE CLOCKS!

The time is changing – change your smoke alarm and carbon monoxide detector batteries too.

Smoke alarms and carbon monoxide detectors are two of the most important safety items in your home. Because of this, it is extremely important that these devices be maintained properly. The beginning of daylight savings time is a good reminder to make sure that these items are in good working condition.

Why change batteries when you change your clocks? The batteries in carbon monoxide alarms and smoke detectors should be changed twice per year, and changing your clocks is a good reminder. Mark whichever calendar you reference most often with the dates your batteries were changed and the date the next battery change is due. It's also a good idea to mark the batteries themselves in

case you forget when you last changed the batteries.

Changing batteries alone is not enough to properly maintain your alarms and detectors. They should be tested once per month to make sure they are still in good working condition. They should also be cleaned whenever the batteries are changed. Follow your manufacturer's instructions for proper cleaning technique. Cleaning generally involved using a vacuum cleaner to remove built-up dust particles.

In addition to regular maintenance, smoke alarms and carbon monoxide detectors should also be replaced every 10 years. When installing a new alarm or detector mark it with the installation date, so you know when it is to be replaced. It's a good idea to mark it in a place where you will see it when replacing the batteries so that you will have an easy reminder.

YOUR HOME SAFETY & SECURITY CHECKLIST

> You should keep your blinds and drapes shut. Don't advertise the items in your home for the outside world.

> Store expensive jewelry, electronics, and important documents in a safe at home or even better, a safe

deposit box at your local bank.

> Never leave a note on the door when you are away from home. This is a clear signal that no one is home and a nice invitation for any criminal to come inside.

> Always keep garage doors shut.

> When you are away for extended periods, ask a neighbor or family member to collect your mail, newspapers, and any deliveries you may have collected. This is a clear indicator that one is home.

HOME FIRE SAFETY

> It is never a good idea to leave candles, or any other open flames, unattended in your home.

> Make sure cigarettes butts are

completely out before throwing them in the trash.

> Never leave hot irons, curling irons, grills etc. unattended.

> When cooking, don't leave pots

or pans unattended on the stove.

> Install smoke alarms on each floor of your home, check batteries regularly, and test them at least once per month.