



*Issued from Kent, Randy & Rita
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ALUMINUM WIRING & INSURANCE COVERAGE

Recent changes in the practices followed by insurance companies and brokers have resulted in clients experiencing difficulty in obtaining home insurance on a property that has Aluminum Wiring.

Some brokers and companies have started to refuse coverage and others will only provide it with a certificate issued by the ESA (Electrical Safety Authority) or by a recognized electrical contractor.

Some go so far as to only provide coverage to clients with existing policies and on the provision of an ESA certificate.

Whenever you are negotiating a sale where the property has Aluminum Wiring, you should ensure that your Buyer's offer is conditional upon his being able to obtain insurance. If you are the Listing Sales Representative, please advise your Seller of the situation. It would be wise to recommend that your Seller have the property certified by the ESA or a licensed contractor if it has not been done.

The following is a list of insurers and their requirements as of June 9th, 2004. Further information will follow as it becomes available.

NAME	COVERAGE	TELEPHONE
Taylor Group	Present client with certificate only	723-4730
Rhodes & Williams	No coverage	226-6590
Bradley's Insurance	With certificate	836-2473
Canopy (Portage Gore, Tembridge)	No coverage	521-8626
Allstate	With certificate	828-0540
Christine Lunn	With certificate	820-0021
Co-operators	With certificate	723-4646
Henderson State Farm	With certificate	416-290-4100
Linda Young	With certificate	825-1110
Oegema, Nicholson	Present client with certificate, new client no coverage	224-1455