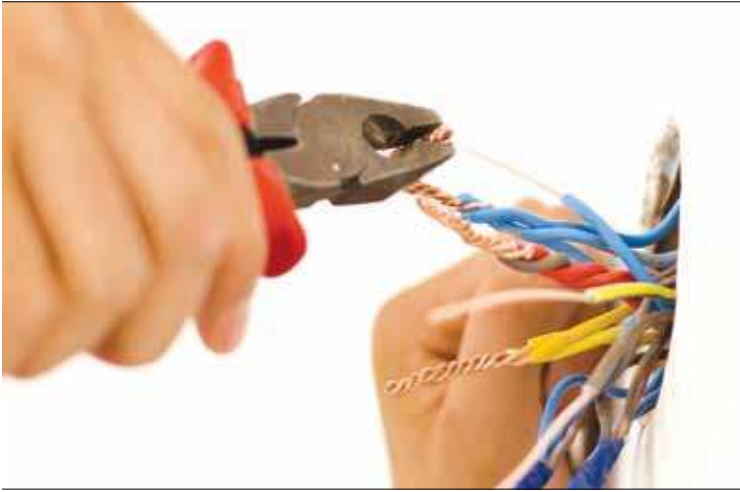


Renovate Safely And With Style



Shopping For Home Insurance? Start Here



(NC) It is the perfect time of year to upgrade your kitchen or give your home lighting a makeover. But before you make any new additions, make sure to follow all safety procedures. Here are some tips from Hydro One:

Whether you hire an electrical contractor or do the work yourself, all electrical installations or changes are required by law to have an electrical inspection. This inspection must be done prior to covering any wiring with drywall or any other wall or ceiling materials. Nearly all electrical work also requires a permit that

needs to be requested at least 48 hours before the work starts.

Before beginning any work, ensure your home is safe and check whether updates to the home's wiring are required to bring it up to code.

Hiring someone to do electrical work? Make sure you hire a licensed electrical contractor, as they are the only businesses in Ontario legally authorized to do electrical work in your home.

Find more tips at www.hydroone.com.

(NC) If you're in the process of insuring your new home or car and are hunting for a great deal, be aware of fraudsters. Insurance provider Aviva Canada estimates that fraud could be costing Canadians up to \$2 billion a year. Learn more about the warning signs of common insurance scams to avoid becoming a victim.

If a deal seems too good to be true, it likely is. Call the insurer listed on the policy to ensure that the premium you've been quoted is correct and that they have a

record of your application.

Don't pay in cash. Before handing over any money, make sure you're dealing with a reputable, licensed insurance agent. A reputable insurer or broker will usually ask for a cheque or credit card to cover your premium.

Make sure you receive valid documentation. Insurers will always provide you with documents, like an insurance card or a copy of your policy, once your policy is properly set up.

Be wary of where meetings take place. Insurance brokers and insurers will have branded websites and/or offices. Meetings in coffee shops or at your home are suspect. No fees should be exchanged for a friend's referral. A licensed insurance professional will not ask for or take any referral fees. A car dealership should not arrange for you to get cheap insurance. This is a banned business practice.

Find more information online at avivacanada.com/fightfraud.

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