



COMPANY OVERVIEW	1
MISSION STATEMENT	1
PROPERTY INSURANCE	2
AUTO INSURANCE	2
ANTIQUE AUTO & RV INSURANCE	2
LIFE INSURANCE	3
GROUP/TEAM /CLUB EMERGENCY MEDICAL INSURANCE	3
COMMERCIAL INSURANCE	3
EXHIBITOR/BOOTH INSURANCE	3
HISTORY OF W.L.	4
INVESTMENT INFORMATION	4
DIRECTOR AND BOARD MEMBERS OF NOT FOR PROFIT GROUPS AND SOCIETIES	4

Client Newsletter

INSURANCE. INVESTMENTS. ADVICE

Company Overview



In June of 2007, Hudson Henderson Insurance Brokers in Minden, bought W.L. Edwards Insurance Brokers Inc. in Cannington, ON.

With the addition of this well-established brokerage, we now have 20 brokers to serve you better. We service approx. 3000 clients in Southern Ontario. We are dedicated to continuing education, with 3 of our brokers having their CIP, Certified Insurance Professional designation, and one who has recently earned her CAIB, Canadian

Accredited Insurance Broker. We are also members in good standing with the Insurance Brokers Association of Ontario. By pooling our resources, we can offer a broader range of services and products, with more insurance companies, than our competitors. Both locations are full service brokerages. Along with general insurance, our products also include, life insurance, benefits insurance, travel insurance, and money management services.

No matter what your occupation, you can be certain that our insurance professionals will meet your insurance needs. We will work hard to find the best product for you, with a reputable company at a competitive rate. We strive to understand the details specific to your situation and look forward to the opportunity to help you. Contact us today.



MISSION STATEMENT

We will continually strive to be the best brokerage in all areas we operate offering an extensive list of value added options to our group of VIP clients in both personal and commercial lines. Claim settlement and service follow-up will be the foundation for building a relationship commitment second to none. Our team, through extensive continuing education and commitment to our profession are seen as trusted advisors to our clients, we are called on to consult with all aspects of your insurance needs, and address any questions or concerns you have. We are solution providers within our community.



Property Insurance

I own my property

If you own your home then you may require buildings and contents insurance. We can provide this coverage separately enabling us to tailor a policy to suit your needs. Call for a quote, and you will be taken through products where we will discuss how much coverage you need for your home.

I rent my property

If you are a tenant and rent your property then we can offer you a contents insurance policy to cover your possessions. This can also cover items that you take out of the home such as mp3 player, camera, and other valuables. We can offer home insurance for just you, or all the people in a shared accommodation.

Tenants Insurance

Our tenants package covers liability and your possessions. Simply call for a quote and specify the amount that you would like to insure. As with our buildings insurance, we can offer accidental damage for items inside the home.

Building Insurance

Hudson Henderson and W.L. Edwards can provide you with home insurance to cover your buildings. Our building insurance can cover a variety of perils, including damage caused to your home by falling trees. We can also include accidental damage cover.

Auto Insurance

Car insurance is one of the most common of the financial products held by consumers in Ontario, with the possible exception of a bank or savings account. This is hardly surprising. If you drive a vehicle, insurance is compulsory.

In theory, this ought to make everyone a car insurance expert, able to get the best deal on their vehicle coverage.

Yet we tend to stick with the same insurer as the rates are reasonable. We only change policies when premiums become too expensive. Give us a call and we will find the best coverage that works for you.

Conversely, we pat ourselves on the back because we have found ultra-cheap car insurance – only to discover that when we make a claim, certain items were never covered under the terms of that policy.

Shopping around is the starting point for anyone who wants the best car insurance deal. Our car insurance staff will search for you and compare quotes from reliable providers and recommend the one that suits your situation. Call or email us today.



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Antique Auto & RV Insurance

We have a carrier that specializes in offering competitive rates on all lines of trailers and RV's. This includes horse trailers. Whether you are in a motor home, a trailer or a camper, we have something for you. Call for competitive prices that meet your needs. We also have a top line service for antique and custom autos.

Give us a call for a quote.



Life Insurance

There are many products associated with both term and perm insurance. Call or email us for a discussion about the options so that we can provide the insurance that is specific to you and your families' needs.

It is always better to buy some insurance while you are young and healthy so that you can maintain the policy when you get older. Permanent insurance is not expensive when you are young and most people need it later in life. To find out more about this, ask someone who is no longer eligible for insurance. Once you've had a heart attack or have been diagnosed with a disease, you often are no longer eligible for certain types of insurance. We suggest that everyone over the age of majority talk to an advisor and purchase a small policy, which is within budget to cover against the potential of future health, concerns.

In addition to life insurance, we have critical illness insurance, which can provide a lump sum payment to you should you, become ill and unable to work for a while later in life. We also offer disability insurance, health insurance, and long-term care. There are many ways to protect your family from future unforeseen events. We encourage you to sit down and discuss your needs with us.



Group/Team /Club Emergency Medical Insurance



Many hockey and other sports teams travel to the US or other provinces to compete in tournaments. This product is designed specifically for these events. Please read the policy and download the forms as linked this product.

We have partnered with three carriers. Please check the website to see which product you want to purchase. There are areas of specialization with each carrier. Once you decide, you can provide the necessary application online and send it to bill@wledwards.com. I will call and ask for the visa or MasterCard information within 24 hours. If a call has not been made, please call me as there may be a problem with the number given for me to call. Please note that this must be purchased prior to your departure.

If you buy online, make sure you download and read a copy of the policy in its entirety.

Commercial Insurance



Property and Casualty (P&C) or general insurance consists of all types of insurance other than life and health insurance. The main parts are: automobile insurance, property insurance and business insurance. We insure hard to place businesses. If you own your business or have any insurance need, we'll find the best price for you. This is a small sample of available types of commercial insurance. Look for more information in future additions.

Exhibitor/ Booth Insurance

Malls, trade shows, and most public functions usually require this type of insurance. Most exhibitions require booth/display/exhibitor insurance and the certificate is usually posted at the display area. More malls are requiring this type of insurance for volunteer committees as well as commercial displayers.

HELLO CLIENTS!

We are sending this out to keep you informed. If you have any questions, please call or E-mail us. Visit our website @ www.hudsonhenderson.com or www.wledwards.com.



History of W.L. Edwards Insurance Brokers

As submitted by Richard Edwards

The WL Edwards insurance brokerage had its beginnings with policies being written as early as 1895, however Les Cliff founded the actual modern agency in 1905. This rural, multi line agency was run from a frame garage attached to Mr. Cliff's house at 91 Cameron Street West, Cannington, from 1905 until April 1941. Horse and buggy was the mode of transport for business. Visiting clients 30 miles away would involve an overnight stay. By the mid 1920's Mr. Cliff had grown the

business and he hired Mr. Od Pettet. Mr. Pettet purchased the business on an agreement of sale in 1933 and the transaction was finalized when Mr. Cliff died in 1937. During the 13 years Mr. Pettet owned the business he made a number of changes. In April 1941 the business moved to his house at 83 Cameron Street West. During the mid 40's he purchased the Joe McDonald agency of Beaverton, the J. Arthur cook agency of Cannington and the Edwards & Killens agency of Sunderland. Mr. Pettet's plans were changed due to illness. He passed away in 1950, which resulted in the sale of business to Wilfred L. Edwards from Toronto. Mr. Edwards moved the business to 34 St. John Street in September 1951. In 1960 Mr.

Edwards purchased the Herbert Shipman agency in Cannington. The agency grew rapidly during the 1970's resulting in the hiring of additional staff. In December of 1983 an addition was added to the office at 34 John Street, which doubled the size of the office. The business was operated by Mr. Edwards, his son Richard and three full time employees. They moved to 11 Cameron Street West, in the fall of 1986. This was the Victoria and Grey Trust Company building. In 2001 Richard sold the building to Hudson Henderson. In 2007 Mr. Hudson assumed full ownership of WL Edwards. This business is operated today by 10 employees and continues in the tradition it was founded, as a multi line brokerage serving rural and central Ontario.

INVESTMENT INFORMATION



We have qualified staff at both Hudson Henderson and WL Edwards to help with all of your investment needs. Call or email for an appointment and we will meet, discuss, review and develop your personalized plan. We offer GIC's Mutual funds, Seg Funds, LIRA, RESP and RRSP & RIF plans.

Director and Board Members of not for profit groups and societies



If you are involved in a not for profit event and serve as a member of a board of directors or hold a position on the executive, you need to protect yourself and the organization in the event of a loss. Call us today for a quote on a policy to cover your liability exposure.



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