



NOVEMBER 2018

WHY THIS 1996 AUTO ACCIDENT BENEFITS CLAIM HAS NOT BEEN RESOLVED





Your insurance replacement specialist.

Proudly working with Canada's Brokers and Insurers for over 30 years

1-800-404-4142 discountcar.com

St. Louis CLEANERS INC.
A clean and proud reputation since 1955.
1955 50^e 2005

- DRY CLEANING
- LAUNDRY BY POUND
- QUÉBEC & ONTARIO
- PICKUP & DELIVERY
- STORAGE
- CARPET & UPHOLSTERY
- BLINDS & DRAPES
- FUR, LEATHER & SUEDE CLEANING
- LEATHER & SUEDE UPHOLSTERY CLEANING
- WEDDING GOWN
- SHOES, BOOTS, SANDALS ETC...

24H emergency service

613-505-5278
819-213-0314

sylvain@nettoyeurst-louis.com
ottawa@textilesolution.ca

CRDN

TEXTILE RESTORATION

Clothing and Shoes
Draperies, Curtains & Blinds
Leather, Suede & Fur

CRDN offers on-site inventory, pick-up and delivery, long-term storage and a RESTORE OR FREE guarantee.

NATIONWIDE COVERAGE & SUPPORT

Providing insurance companies with a nationwide resource for restoring textile contents at a fraction of the cost to replace.

CRDN THE TEXTILE EXPERTS

CRDN of Greater Ottawa
Locally at 613-746-4442

The power of a national NETWORK.
The personalized attention of a local PARTNER.

24-HOUR CLAIM ASSIGNMENT 866-897-CRDN (2736) or CRDN.CA

NOVATECH
DKI™

EMERGENCY RESPONSE

WIND FIRE WATER

CERTIFIED RESTORATION SPECIALISTS
Serving Ottawa Since 1989

613 888 749 8191

info@novatechdki.com www.novatechdki.com 2540 Sheffield Rd. Ottawa ON K1B 3V7
WATER FIRE & SMOKE DAMAGE / MOULD & ASBESTOS REMEDIATION / COMPLETE CONTENT CLEANING & STORAGE TOTAL RECONSTRUCTION SERVICES

IN THIS ISSUE:

| | |
|---|--------|
| President's Pen / Rep's Ramblings | 7 |
| Calendar Of Upcoming Events..... | 8 |
| Why This 1996 Auto Accident Benefits Claim Has Not Been Resolved..... | 6 |
| Supreme Court to decide limits of pollution liability indemnification | 12, 13 |
| Were the Ottawa-Gatineau tornadoes the costliest in Canadian history? | 25 |
| Credentials | 26 |

OVAA Newsletter Publication Deadlines

If you have a submission for the newsletter, please advise the editor ASAP so space can be reserved. The actual submission content (articles, advertising changes, etc.) must then be received by the following dates:

Newsletter Issue Submission Deadline
January 2019.....December 15, 2018

If you have an article that will
Enlighten, Educate or Entertain,

kindly contact a member of the OVAA Executive
(See page 1 for Contact Info) for submission
guidelines and publication deadlines.



Ottawa Valley
Adjusters Association

PO Box 30034 Greenbank North PO
Ottawa, On K2H 1A3

2018-2019 OTTAWA CHAPTER EXECUTIVE

President: **CINDY BRIDGE, CIP, CRM**
Desjardins General
Insurance Group, Ottawa
Phone: 613-692-1169
Fax: 613-692-3381
E-Mail: cindy.bridge@dgig.ca

Vice-President: **TBA**

Treasurer: **CONAR MARCOUX, BA, CIP**
Crawford & Company
285-955 Green Valley Cres,
Ottawa ON, K2C 3V4
613 564 7184

Secretary: **RYAN REISS, FCIP, CRM**
Economical Insurance Company
London
T 613.567.7700 ext. 56301
F 613.236.7931
E: ryan.reis@economical.com

Directors: **PATRICIA MARTIN, CLAIMS
REPRESENTATIVE, B.A. (HONS)**
ADJUSTER, PROPERTY CLAIMS
O 613.567.7700 ext.56322
TF 1.800.210.6548
F 613.236.7931

Past President: **JORDAN LEGG, B.B.A.**
ClaimsPro,
Ottawa
Phone: 613-798-1998 x333
Fax: 613-798-1810
Email: Jordan.legg@scm.ca

Chapter Delegate: **CINDY BRIDGE, CIP, CRM**
Desjardins General
Insurance Group, Ottawa
Phone: 1-866-866-3888 ext 5511194
Fax: 613-692-3381
E-Mail: cindy.bridge@dgig.ca

24 / 7

Wisnia Inc.

613-224-3394

Water • Fire • Smoke • Odour • Mould • Oil

INSURANCE RESTORATION SPECIALISTS

Serving The Ottawa Area
Insurance Industry Since 1981

www.wisnia.ca



15 Capella Court, Unit 104, Nepean, ON, Canada K2E 7X1
613-224-3394



CLEAN ALL
ENVIRONMENTAL
SERVICES INC.



Disaster Restoration Services for Residential and Commercial Property

- Fire and Smoke
- Water and Sewer
- Wind and Storm
- Mould/Asbestos Remediation
- Reconstruction
- Building and Contents Cleaning
- Dry Ice Blasting

**24 HOUR
EMERGENCY
SERVICE**

P.O. Box 1042, Cornwall, Ontario K6H 5V1
Tel: 613-932-5326 Fax: 613-933-0897

www.clean-all.com

SEMINAR SUGGESTIONS

During the course of planning our year, we look to our members, associates, advertisers and friends either to provide guest speakers for our monthly meetings or to let us know what topics are of interest.

Should you wish to present a seminar for the OVAA Membership or should you have an idea for a seminar topic you would like to see presented, please contact:

Conar Marcoux, BA & CIP

613 564 7184





PROPERTY RESTORATION



When disaster Strikes, Experience Matters Most

Whether your problem is minor water damage or a major fire, every property crisis calls for effective solutions immediately. Knowing that the first 72 hours are critical to a successful recovery, our team of experts will work in a timely manner to expedite the process – helping to save your assets and your money.

EMERGENCY RESPONSE • RECONSTRUCTION • CONTENTS RESTORATION
ASBESTOS & MOLD REMEDIATION • CONSULTING SERVICE • CORROSION CONTROL
WATER EXTRACTION • EMERGENCY POWER • VITAL RECORDS RECOVERY

KINGSTON
1-613-541-1122

OTTAWA
1-613-226-3112

SMITHS FALLS
1-613-283-3993

BROCKVILLE
1-800-700-6414

www.belfor.com

Belfor – There When You Need Us



Residential & Commercial Property Restoration



24 Hr Emergency Service • 35 yrs experience
IN FIRE, WATER, WIND & SMOKE DAMAGE

WE'RE COMING THROUGH FOR YOU!



Cornwall
613-932-0200
Steven/Carolyne O'Reilly

Ottawa
613-366-1000
Steven/Carolyne O'Reilly

Belleville
613-961-5183
Steven Norlock

Lanark/Smiths Falls
613-283-6151
Glenn & Melanie Kerr

Kingston
613-542-0000
Vince Brine

WHY THIS 1996 AUTO ACCIDENT BENEFITS CLAIM HAS NOT BEEN RESOLVED

WRITTEN BY GREG MECKBACH

An accident benefits claimant who a designated assessment centre concluded 22 years ago was not disabled still has a chance to claim income replacement benefits, Ontario's Divisional Court has ruled.

Dharam Sidhu was involved in a traffic accident in 1996. He was initially receiving income replacement benefits and agreed to go to a designated assessment centre. Judge Barbara Conway of the Ontario Superior Court of Justice wrote in Aviva Canada Inc. v. Sidhu, released Tuesday.

The DAC system was abolished in 2006. DACs were "not able replace the inefficient and costly practice of dueling assessments," an Insurance Bureau of Canada spokesperson told Canadian Underwriter earlier.

In Sidhu's case, Aviva told the claimant in May, 1996 that the insurer intended to stop paying Sidhu income replacement after the DAC that Sidhu attended concluded he was not disabled.

For the next 18 years, there was no contact between Sidhu and Aviva. In 2014, Sidhu brought his claim to the Financial Services Commission of Ontario for arbitration.

Aviva asked an arbitrator to toss Sidhu's claim out due to the two-year statute of limitations. In 2017, a FSCO arbitrator ruled that the claim is not statute-barred because the letter Aviva sent to Sidhu in 1996 did not mention the time within which Sidhu had to exercise his rights should mediation fail. Aviva also failed to specifically tell Sidhu in the letter that the disputed claim must first go to mediation before the claimant could take further steps.

The arbitrator's ruling was upheld by a FSCO director's delegate and again by the Divisional Court.

Using case history, Aviva argued that when deciding whether an accident benefits claim is time-barred, judges have taken a "contextual approach ... considering factors outside the notices to determine whether the insured was aware of the time and process for disputing an insurer's refusal to pay benefits."

In rejecting Aviva's argument, Conway wrote that in such cases, "the analysis must focus on whether the insurer provided a proper notice of refusal and that outside circumstances should not be considered in determining whether the insurer had complied with its notice obligations."

Concurring were Divisional Court judges Phillip Sutherland and Thomas Heeney.

Although the DAC system was abolished in 2008, David Marshall recommended in a 2017 report that the province "independent examination centres (IEC) which should be hospital-based." At the time, Marshall was an advisor to then-Liberal finance minister Charles Sousa.

In late 2017, Sousa announced the province planned to roll out "independent examination centres to assess more serious auto collision injuries."

It's not clear whether this will still happen, because the Liberals were voted out of office this past June.





President's Pen & REP's Ramblings

I can't believe it is November already!! Most of the trees are bare, the temperature has dropped below zero consistently and we didn't get an Indian summer this year! Old man winter is anxious to arrive this year!! Spring forward and Fall back!! The dreaded time change lol!! Even though you gain an hour of sleep I always find it hard to adjust to.... November signals the beginning of waking up in the dark and leaving the office in the dark as well!! Well one good thing ... if winter comes early we will be able to hit the slopes, snowmobile trails or skating rinks a lot earlier this year!!

Our next luncheon seminar will take place on November 20, 2018 at the LIV Rooftop Lounge. JC Plante from RSM Canada will be presenting on Business Interruption. The cost is \$35.00 for members and \$40.00 for non-members. Lunch and valet parking included. The next luncheon seminar will take place on January 22, 2019. Frances Shapiro Munn from Nelligan O'Brien Payne LLP will be presenting "Can a waiver be a defence to liability, including negligence? Court of Appeal says yes". We will be hosting seminars every two months instead of monthly. Please visit our website for the list of upcoming seminars, speakers, dates, topics and events.

Our next event will be our Children's Christmas Party which will be held at the Midway on the 30th of November. There is now an area for children four and under as well batting cages for anyone that wants to improve their batting skills. Santa Clause will be making a special appearance and bringing presents for all the OVAA boys and girls!! Please visit our website to register online for any of the upcoming events.

Save the date – Inter-industry Christmas Social December 18, 2018 at the RCMP Officers Mess. Past President's Night March 26, 2019 at the Canadian Tire Centre. Sens VS Boston. Out of Town Provincial Claims Conference – Co-hosted with TIAA – May 2nd and 3rd, 2019. 47 Annual Golf Tournament – June 27,, 2019.

The Past President's Night was held on October 10, 2018 at the Signature Hotel in Toronto. This is the night that all the Past President's as well as Honorary Lifetime Members are celebrated for their time and dedication to the OIAA.

Our OIAA Christmas Party this year will be held at the Westin Hotel on December 12, 2018. Registration will be open on October 11, 2018. This event sells out quickly so Save the Date!

Once again, I invite anyone that would like to submit an article for consideration for our magazine and/or the WP, please submit it for review. Also, if you are interested in joining our Executive, please send an email to ovaa.ca.

I hope to see everyone soon.

Sincerely,

Cindy Bridge, CIP, CRM
OVAA President/Ottawa Delegate

Calendar of Upcoming Events

December 2018

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | 30 | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

NOVEMBER 30, 2018

AT 5:00PM

CHILDREN'S CHRISTMAS PARTY:

LOCATION:

MIDWAY FAMILY FUN PARK: 2477 KALADAR AVE, OTTAWA, ON K1V 8B9.

DECEMBER 18, 2018

AT 5:00PM

**17TH ANNUAL INTER-ASSOCIATION
CHRISTMAS SOCIAL**

LOCATION:

Officer mess 149 somerset st. w., ottawa

iTech

Dangerous Goods Emergency Response
Spill Response
Site Remediation
Industrial Services
Vacuum Truck Services
Demolition
Asbestos Abatement
Mould Remediation
Electronics & Equipment Restoration

24/7 Emergency - 1-877-324-4402

@itechHQ

ItechEnvironmental.ca | ItechElectronics.ca

K&T Plumbing Inc.

Service from Arnprior to Cornwall

Tel: 613-748-3187

*Free Estimates
24 Hour Service*

- Fast Response
- Residential and Commercial
- Smoke Tests
- Building Maintenance
- Winterizing Pipes
- Pipe Thawing
- Sump Pumps
- Experience in Property Management
- Great Prices on Fixtures

E-mail: kt.plumbing@yahoo.ca

2021 Des Pins, Limoges, Ontario K0A 2M0



WWMAR[®]

Residential & Commercial Property Restoration



Cornwall
613-932-0200
Steven/Carolyne O'Reilly

Ottawa
613-366-1000
Steven/Carolyne O'Reilly

WE'RE COMING THROUGH FOR YOU!

Belleville
613-961-5183
Steven Norlock

Kingston
613-542-0000
Vince Brine

Lanark/Smiths Falls
613-283-6151
Glenn & Melanie Kerr



Experienced and **cost-effective** claims representation throughout Ontario and Quebec.

Significant expertise with complex SABS, BI, property and casualty claims. We keep our clients informed.
Insurance Defence Group
613-238-8080 or 888-565-9912
nelligan.ca

nelligan|o'brien|payne

Lawyers/Patent and Trademark Agents
Avocats/Agents de brevets et de marques de commerce

CEP FORENSIC ENGINEERING INC.

**BECAUSE WHEN YOU NEED TO
TARGET THE CAUSE
YOU DON'T WANT TO MISS**

Vehicle Expertise
Accident Reconstruction
Electrical & mechanical failures
Fire & Explosion
Structural collapse
Scoping of damages
Water damages

TORONTO
1103 Wentworth Street West, Unit 3
Oshawa, Ontario L1J 8P7
Toll Free : 1 855 404-0237
www.expcep.com

OTTAWA
2212 Gladwin Crescent, Unit B7
Ottawa, Ontario K1B 5N1
Toll Free : 1 866 521-1668

LAVAL
1980 Michelin Street
Laval, Quebec H7L 5C2
Toll Free : 1 877 686-0240

QUEBEC
1345, Louis-XIV Boulevard
Quebec City G2L 1M4
Toll Free : 1 855 622-4480
email: info@expcep.com

CEP
FORENSIC ENGINEERING



**First in Service
First in Response
First in Technology**

Our restoration specialists' teams respond swiftly, effectively and reliably with emergency services... 24 hours a day... 7 days a week.

So when in need call us... **FIRST**

Ottawa

1403 Triole St., Ottawa, ON K1B 4T4
Tel.: (613) 745-3009 • Fax: (613) 745-4044
Email: info@ura.ca

Pembroke

330 Boundary Rd. East, Unit 6
Pembroke, ON K8A 6W5
Tel.: (613) 732-2020 • Fax: (613) 732-3370

Cornwall

18081 Tyotown Rd., Cornwall, ON K6H 5T3
Tel.: (613) 931-1547 • 1-877-225-6088

Kingston

30 Fonya Drive, #2, Kingston, ON K7M 8M9
Tel.: (613) 531-5850 • Fax: (613) 531-5851

www.firstgeneraleo.ca



First General Services Eastern Ontario

has been a proud sponsor of WICC since 2010. We recently took our support a step further and painted one of our company vehicles pink for a breast cancer awareness campaign in collaboration with a local radio station, 1053kissfm .

The vehicle can be seen on the road in and around Ottawa and has drawn a lot of attention.

We have also promoted the campaign on our Facebook page, <http://www.facebook.com/FGS.EasternON>

Capital
Textile Restoration Ottawa

24 Hour Emergency Service
1.866.231.4442

- Draperies, Curtains & Blinds •
- Area Rugs & Tapestries •
- Footwear, Leather, Suede & Fur •
- Dry & Wet Cleaning •

- * No charge for non-salvageable *
- * FREE Pick-up & Delivery *
- * Ozone Room & Storage Available *

With the help of:

DF-2000 fluid The Proven Alternative & **esporta**™

Joanne Brazeau
cell: 613.875.7773
joanne@ctro.ca

Germain Bissonnette
cell: 613.294.4750
germain@ctro.ca

www.ctro.ca

Not all accountants are MDD Forensic Accountants.



With over 40 offices on 5 continents, 30 language fluencies, 18 distinct professional designations and a work history that spans more than 130 countries and 800 industries, we are truly world-class experts with a global reach.

To find out how we can help you, contact us today.

Esther A. Young, CPA, CMA, CFF, DIFA
eyoung@mdd.com | 613.389.3176

> mdd.com

VANCOUVER • CALGARY • EDMONTON • WINNIPEG • LONDON
HAMILTON • TORONTO • KINGSTON • MONTREAL • HALIFAX

MDD
FORENSIC ACCOUNTANTS



RELECTRONIC-REMECH Inc.

ELECTRONIC & MECHANICAL LOSS RECOVERY

LARGE LOSS RECOVERY SPECIALISTS FOR ALL TYPES OF CLAIMS.

ELECTRONIC and MECHANICAL FAILURES, LIGHTNING CLAIMS, RESTAURANT LOSSES and DATA RECOVERY.



EXPERTS IN CONSULTING & ASSESSMENTS

Evaluations of all losses with clear and unbiased reports. Mobile service and on-site consultation.

24 Hour Emergency **1-800-465-9473**

Send all claims to: claims@relectronic-remech.ca

Kitchener-Waterloo | Mississauga & GTA | London | Ottawa | Barrie | Hamilton
800-465-9473 or 519-884-8664 877-282-2252 or 905-672-0947 519-884-8003 613-789-9009 705-737-2002 905-540-4004

Assessments | Communications | Recommendations
www.relectronic-remech.ca

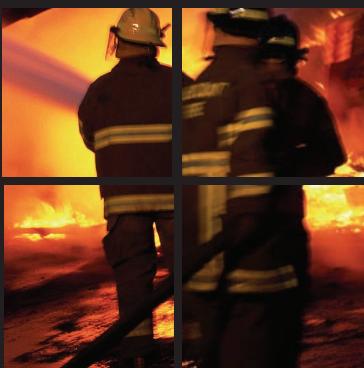


Residential & Commercial Property Restoration



24 Hr Emergency Service • 35 yrs experience
IN FIRE, WATER, WIND & SMOKE DAMAGE

WE'RE COMING THROUGH FOR YOU!



Cornwall
613-932-0200
Steven/Carolyne O'Reilly

Ottawa
613-366-1000
Steven/Carolyne O'Reilly

Belleville
613-961-5183
Steven Norlock

Kingston
613-542-0000
Vince Brine

SUPREME COURT TO DECIDE LIMITS OF POLLUTION LIABILITY INDEMNIFICATION

WRITTEN BY GREG MECKBACH

Does a pollution liability indemnification agreement made in 1985 by a provincial government apply when the same government tries to force companies to pay environmental remediation costs 26 years later? Ontario judges disagree, so the question is now before the Supreme Court of Canada, which announced Thursday it is allowing Resolute Forest Products Inc. and the Ontario government to appeal a divided 2017 Court of Appeal for Ontario ruling.

Until the top court issues a ruling, there is bound to be some uncertainty for risk managers at corporations with some connection to polluted land.

Weyerhaeuser Company Limited v. Ontario (Attorney General) ultimately had its roots in a lawsuit – filed in 1977 by two First Nations bands – against a different firm, Dryden Paper Company Limited, which at the time operated a pulp and paper mill that released mercury during the 1960s.

That suit was eventually settled but a live issue today is who has to pay for environmental remediation of the land.

Resolute was previously known as AbitibiBowater, a successor company to Great Lakes Forest Products Limited, which had bought the Dryden mill from Dryden Paper in 1979.

In 2011, the Ontario Ministry of the Environment made an order to several parties, including Bowater, some directors and officers as well as to Weyerhaeuser, another forest products firm that bought some of the Dryden assets in 1998.

Weyerhaeuser opposed the order and ended up taking the Ministry of the Environment to court.

No one is saying either Weyerhaeuser or Resolute was responsible for the pollution but Weyerhaeuser had title to the disposal site, which was later transferred to Bowater, which no longer has title to it. The part of the site that Weyerhaeuser bought was sold in 2007 to another company.

Specialty insurance will sometimes cover the cost of complying with remediation orders, which can be quite high because in some cases the government orders a company or individual to pay the entire cost of pollution cleanup, which can sometimes be in the millions.

Ontario's environment ministry has broad powers under provincial law to issue remediation and clean-up orders to any company or individual deemed to have management or control of a property, regardless of who is actually at fault.

In the case of Weyerhaeuser and Resolute, the companies and people named in the 2011 order were told by ministry officials to conduct environmental monitoring and make payments to the Ontario government.

But Weyerhaeuser said an agreement made in 1985 means it should not have to pay costs of complying with the 2011 remediation order.

Judge Glenn Hainey of the Ontario Superior Court of Justice agreed in his ruling, released July 19, 2016. The Ministry of the Environment appealed. Two judges (Peter Lauwers and David Brown) hearing the appeal rejected most of the province's arguments. Justice John Laskin (who retired this past March) dissented.

Despite their findings against the province, Lauwers

SUPREME COURT TO DECIDE LIMITS OF POLLUTION LIABILITY INDEMNIFICATION

WRITTEN BY GREG MECKBACH

and Brown did make findings against Resolute, which had intervener status at the time. They ruled that when Bowater sold assets used in the Dryden pulp and paper business to Weyerhaeuser in 1998, Bowater assigned the "full benefit" of the 1985 indemnity agreement to Weyerhaeuser. This, the majority found, means Bowater no longer has any right under that indemnity that it could otherwise have passed onto a corporate successor – in this case, Resolute.

That finding could be overturned if the Supreme Court of Canada rules in favour of Resolute.

In 1985, the Ontario government agreed to indemnify Great Lakes and Dryden Paper "from and against any obligation, liability, damage, loss, costs or expenses incurred" as a result of "the discharge or escape or presence of any pollutant ... including mercury or any other substance, from or in the plant or plants or lands or premises" owned at the time by Dryden Paper.

This was part of the settlement agreement in which Dryden and Great Lakes agreed to pay more than \$12 million.

In dissenting reasons, Judge Laskin sided with the Ontario government, arguing the indemnification agreement was "limited to pollution claims and proceedings brought by third parties," rather than the costs of complying with an MOE remediation order which Judge Laskin says is a first-party claim, not a third-party claim.

But in ruling against the province in 2016, Judge Hainey said the province agreed to "indemnify Great Lakes for any costs or expenses resulting from any claim or proceeding, which may be asserted thereafter by a government, including any province or statutory agency with respect to the discharge or presence of any pollutant on the Dryden property."

That part of Judge Hainey's ruling was sound, Judge Brown of the appeal court wrote for the majority.





Trust Is Earned. So Is Experience.

With more than 55 years of insurance replacement experience, trust Enterprise to deliver personal service, quality and value.



enterprise.com • 1 800 rent-a-car

©2012 Enterprise Rent-A-Car. C08245 07.12



CERTIFIED RESTORATION SPECIALISTS
Serving Ottawa Since 1989

613 888 749 8191

info@novatechdki.com www.novatechdki.com 2540 Sheffield Rd. Ottawa ON K1B 3V7
WATER FIRE & SMOKE DAMAGE / MOULD & ASBESTOS REMEDIATION / COMPLETE
CONTENT CLEANING & STORAGE TOTAL RECONSTRUCTION SERVICES

Thank you to all of our sponsors who have secured a spot for the KO Conference in 2019!

PRIZE FIGHTER



Helferty's Disaster Restoration DKI wins National Large Loss Platinum Project of the year



The award was presented by DKI's senior vice president Lory Perizzolo, and DKI's CEO Chris Schmidt to Devlin Helferty at DKI's annual general meeting. The project was a 46 unit condo building that suffered from fire and water damage where Helferty's performed emergency services to stabilize the building, remove damaged materials and provided structural drying using commercial desiccant dehumidifiers.

Owner Devlin Helferty would like to thank all of his staff for their hard work and dedication to complete this large complex project.



**Your Large Loss specialist for Commercial Desiccant Drying
Serving Eastern Ontario and Western Quebec**



Over 23 Years Experience Providing Expert Medical, Disability and Rehabilitation Assessment Services

- Independent Medical Evaluations
- Psychiatric Evaluations
- Psychological Evaluations
- Insurer Examinations by other health care professionals: eg. chiropractors, physiotherapists
- Functional Abilities Evaluations
- Job Site Analyses
- Physical Demands Analyses
- OT In Home Assessments
- Ergonomic Assessments
- Vocational Evaluations

2781 Lancaster Road, Suite 304 • Tel: (613) 736-9117 • Toll free: 1-888-736-9117 • Fax: (613) 736-9771

www.cvs.ca

Timely, Cost-Effective, Quality Reports



- MOULD ASSESSMENT AND FORENSIC INVESTIGATION OF MOULD WATER LOSS
- ASBESTOS & HAZARDOUS MATERIALS SURVEYS
- FORENSIC BUILDING SCIENCE
- DESIGNATED SUBSTANCE SURVEYS AND LEAD/ASBESTOS CONSULTING
- THERMO GRAPHIC ASSESSMENT
- FUEL & OIL SPILL RESPONSE AND REMEDIATION

KANELLOS
CONSULTING INC

582 SOMERSET ST W OTTAWA, ON K1R5K2

613-860-8880 PH

613-860-8810 FAX

DFB Associates / Associés

22-2350 Stevenage Drive
Ottawa, Ontario K1G 3W3
Tel: (613) 737-7776
Fax: (613) 737-4730
Toll Free: 1-877-858-7776

YOUR 24 HOUR
EMERGENCY RESPONSE CREW
Over 100 Years of Estimating Experience
IICRC Certified
Bilingual Staff Specializing in

A7-150 Chemin Freeman
Gatineau, Quebec J8Z 2B4
Tel: (819) 776-6665
Fax: (613) 737-4730
Toll Free: 1-877-858-7776

Water, Fire, Smoke & Wind Damage, Sewer Back-up, Mould Remediation, Asbestos Abatement, Oil Spill
e-mail: dfb@dfbassociates.com



We Want to Stay Connected with You!

Canada's Anti-Spam Legislation (CASL) came into effect on July 1, 2014 and requires that we obtain your express consent to receive any communications from us sent after this date. Although we received several responses via email, we note that several are still outstanding. As our email blasts are one of the most important methods in getting information to our members, we need your help!

Please copy and send this page via email with "I Agree" in the subject line to allow us to communicate with you electronically in the future OR with "Disagree" in the subject line if you do not wish to receive further email communications. These emails can be forwarded to ovadjustersassociation@gmail.com

By agreeing you are consenting to receive electronic messages from the OVAA (ovadjustersassociation@gmail.com) about the OVAA and its events, etc... I understand I have the right to withdraw this consent at anytime by informing OVAA, in writing / email that I no longer wish to receive OVAA-related electronic messages.

Please note that on membership expiry / removal from the OIAA membership Listing, your name will be automatically removed from the OVAA's email list.



SIT DOWN AND RELAX. WE'LL TAKE CARE OF IT.

Around the clock disaster restoration services for both residential and/or commercial properties.

proud member of



for more information storm@cdrg.com or visit us www.cdrigue.com

cdrg+RedTeam is an innovative company that specializes in property restoration & rebuilding. At the core of our mission lies a commitment to go beyond the principles of disaster restoration to become a strategic partner with our clients in the success of the projects that we undertake together. We offer outstanding craftsmanship & design rebuild that is both accessible and affordable for everyone.

24 hour emergency live response - 1.866.736.9222

RedTeam
Rebuilding Environments by Design

Offering objective technical investigations and expert opinion evidence



DFA Engineering Services Inc.

www.dfagroup.ca



- OIL SPILL
- VEHICLE THEFT
- PRODUCT LIABILITY
- COMPONENT FAILURE
- AIRBAG MODULE DOWNLOAD
- BUILDING CODE ASSESSMENT

- SLIP & FALL
- FIRE MODELLING
- FIRE ORIGIN & CAUSE
- STRUCTURAL FAILURE
- ACCIDENT RECONSTRUCTION

3544 INNES RD • OTTAWA, ON • K1C 1T1

(613) 837 1235 • info@dfagroup.ca



STRONE
Your Complete Emergency Solution™

Your Complete Emergency Solution



Flood Response



24/7 Emergency Response



Commercial Structural Drying



Document Recovery & Restoration



Wind Damage



Fire & Smoke Damage Restoration

STRONE™



STRONE.ca | **24/7 Emergency** - 1-866-992-9983 | [@STRONEHQ](#)



LARREK
INVESTIGATIONS

**YOUR GOAL
IS OUR GOAL**



1-888-576-3010
WWW.LARREK.COM

KITCHENER • TORONTO • LONDON • HAMILTON
OTTAWA • BARRIE • WINDSOR





**Trusted,
east to west**

Coast-to-coast forensic engineering

From Vancouver to Moncton, CEP and Sintra have united, becoming Canada's largest independent forensic engineering firm. Across the country, we now have eight locations with experts in every office. Bringing an unparalleled presence, our engineers provide technical expertise into insurance-related losses and litigation for our clients across every region of the country.

Get to know us at cep-sintra.ca

Moncton | Quebec City | Montreal | Ottawa | Toronto | Edmonton | Calgary | Vancouver

FLOOD-FIRE-WIND-ENVIRONMENTAL

"We Can
Help"



1-877-704-7854

www.helfertys.com

YOUR FULL SERVICE DISASTER RESTORATION SOURCE FOR RENFREW COUNTY & THE PONTIAC
LARGE LOSS-OIL SPILL REMEDIATION-FIRELINE CLEANING SYSTEM

Your **LARGE LOSS** restoration specialist serving Renfrew County and the Pontiac.

Helferty's is now equipped with **PurAyr** Nano deodorizing equipment designed for odor mitigation on large loss and residential claims.

We recently worked on a large smoke damage job at a school where we used our PurAyr treatment to help mitigate the smoke odor.



We have also deodorized over a dozen City of Ottawa police cars after a garage fire left their service vehicles unusable until we were able to clean, then deodorize them with our PurAyr treatment.

Call Helferty's Disaster Restoration DKI for all your **LARGE LOSS** and residential deodorizing needs.



PAULDAVIS

RECOVER • RECONSTRUCT • RESTORE

EMERGENCY
24/7
SERVICE

We've rebranded to reflect our united North American network of more than 370 Paul Davis locations.

But our unwavering commitment to customer satisfaction has not changed at all. It's as important to us now as it was to Mr. Paul Davis himself when he created the insurance restoration industry fifty years ago.



OUR EASTERN ONTARIO LOCATIONS

PDS of Brockville
P. 613-341-8989
Brockville@pds.ca

PDS of Cornwall
P. 613-936-1818
Cornwall@pds.ca

PDS of Kingston
P. 613-531-7962
Kingston@pds.ca

PDS of Lanark County
P. 613-253-7500
Lanark@pds.ca

PDS of Ottawa
P. 613-822-2734
Ottawa@pds.ca

PDS of Renfrew County
P. 613-732-2335
RenfrewCounty.pds.ca

GUS GROUP POST-DISASTER RESTORATION REDEFINED



The name you can rely on for all types of damages, in all sectors.

24/7 Emergency | 1 800 361-0911 | gus.ca

Locally operated by

Xpertek Ottawa | 613 443-3330 **EPRG TEAM** Iroquois | 613 652-1637 **Environmental Contracting Services** Kingston | 613 634-1004

Pdg PolcanDesignGroup Smiths Falls | 613 284-9826 **MAYLAN** CONSTRUCTION SERVICES INC. Hawkesbury | 613 632-5553

{ Ad Space Available }



Scientific Solutions

EFI Global is a full-service Forensic Engineering, Fire Investigation, and Environmental Remediation Firm.

A division of Cunningham Lindsey, **EFI Global** engages technical experts, including scientists, project managers, and engineers to sites across Canada. With experts in virtually every respective field, we can serve as a single source for all of your engineering, fire investigation and environmental needs. Whether your project requires a simple evaluation or an exhaustive investigation, we pride ourselves on delivering the same quick response, in-depth analysis and timely reporting for each project.

24/7 Response

EFI Global provides emergency response 24 hours a day seven days a week through our toll free Spill Line 1-866-530-4086, accessible from any of our 9 hub locations across Canada.



In the Ottawa area contact:

Bob Harrison BA, FRM, FCIP, CFEI
Regional Manager, (613) 728-9453

Halifax • Saint John • New Glasgow • Montreal • Ottawa • Thunder Bay • North Bay • Hamilton • Calgary

PAULDAVIS

RECOVER • RECONSTRUCT • RESTORE



This Is No Time For Second Best®

Paul Davis is currently looking for talented individuals in your area.

ABOUT PAUL DAVIS

Paul Davis provides professional residential and commercial emergency restoration services for disasters of all sizes. From water and flood damage, to fire damage and mold remediation, Paul Davis franchise professionals are available 24/7 to clean up and repair damage to residential and commercial property.

Founded in 1966, Paul Davis is a rapidly-growing network of more than 350 independently-owned and operated franchises in the United States and Canada. Our headquarters are located in Jacksonville, Florida, as is our IICRC-approved National Training Center.

OPPORTUNITIES EXIST FOR:

- Mitigation Technicians
- Project Supervisors
- Project Managers
- Project Estimators
- Sales
- Quality Assurance
- Accounting
- Administrative

WE ARE... PAUL DAVIS!

Paul Davis Restoration, Inc. is an Equal Opportunity Employer.

613-822-2734

For more information please visit pauldavis.ca/ottawa





KO in the Capital

2019 Claims Conference

May 2-3, 2019

Shaw Centre, Ottawa

Sponsorship Info

Fly Weight

\$1,750

Logo on OIAA, OVAA and TIAA websites
Logo on event website
Logo rotating on screen at events
Logo at registration
Logo on related event publications

SEVERAL FLY WEIGHT SPONSORSHIPS SOLD ONLY 14 OPPORTUNITIES LEFT AVAILABLE

Prize Fighter

\$10,000

1 Available
Marquee sponsor of trade show and trade show entertainment
Logo at all events
Official sponsor of keynote speaker
Headlining signage at trade show and booth
Logo on swag bag
4 passes to the event

Heavy Weight

\$5,000

Choose from 13 Heavyweight Sponsorship Opportunities Available
WINE AT DINNER (FRIDAY)
COMPANY NAME ON LANYARD
FRIDAY DINNER
FRIDAY LUNCH
MUSIC SPONSOR
GUEST SPEAKER AT LUNCH
COCKTAIL HOUR ON FRIDAY
MIX AND MINGLE ON THURSDAY
LOGO ON WATER BOTTLES
CHARGING STATION
SWAG BAGS
2 COFFEE BREAKS ON FRIDAY
FRIDAY BREAKFAST
Includes one free pass to event

(*Prize Fighter and Heavy Weight also includes all additional sponsor features from Fly Weight category**)

For info on securing a sponsorship spot, and other inquiries please contact oiaa2019.ko@gmail.com



WERE THE OTTAWA-GATINEAU TORNADOES THE COSTLIEST IN CANADIAN HISTORY?

WRITTEN BY JASON CONTANT

The tornadoes that struck the Ottawa-Gatineau area on Sept. 21 cost the industry \$300 million in insured damage, the Insurance Bureau of Canada (IBC) said Wednesday.

Of that, \$200 million was for insured damage on the Ontario side, and \$100 million was for damage in Quebec, IBC said, citing data from Catastrophe Indices and Quantification Inc.

Six tornadoes touched down that day, including one in Dunrobin, Ont. with wind speeds of between 225 km/h and 265 km/h (rated EF3 on the Enhanced Fujita Scale).

The recent tornadoes compare to a July 1987 event in Edmonton, which cost \$148.4 million in insured damages at the time (\$278.1 million in 2016 dollars), Glenn McGillivray, managing director of the Institute for Catastrophic Loss Reduction told Canadian Underwriter recently. That tornado reportedly killed 27 people, and destroyed 300 homes and 200 mobile homes.

More recently, a June 2014 tornado in Angus, Ont. caused insured damage of about \$48 million, the August 2011 event in Goderich, Ont. caused about \$110 million and an August 2009 outbreak in southern Ontario caused insured damage of close to \$100 million.

Pete Karageorgos, director of consumer and industry relations for IBC, was in Angus, Goderich, and more recently in Ottawa, to witness the damage from all three tornado events. Speaking personally, Karageorgos gave his sense of the tragedy he witnessed in Ottawa. "Based on some of the damage I've seen, in the hardest hit areas of all three, I could say Angus comes in third spot, Goderich comes in second spot and [the Ottawa-Gatineau tornadoes]... will likely surpass Goderich in terms of the amount of damage," he said in late September.

Most recently, on Aug. 3, 2018, an EF4 tornado (winds of between 270-310 km/h) struck in Alonsa, Man. "EF4 tornadoes are quite rare in Canada," McGillivray said. "In the last climatology (1980-2009), only five EF4s were recorded, making up just 0.27% of the 1,843 tornadoes in the database."

Insured damage estimates from the Alonsa tornado are difficult to assess because a wind and hail storm passed through the region at the same time. Wawanesa Mutual Insurance Company spokesperson David Hultin said Thursday the insurer received only two claims "for the Alonsa area related to the tornado specifically." Wawanesa saw 170 claims in the Parkland region of Manitoba related to the storm.



CREDENTIALS

WRITTEN BY ALBERT DUWYN, RRC, FRCI

What do Robert Smith, M.D., Bob Smith, PhD, Robbie Smith, P. Eng., Robyn Smith, RNA and Robb Smith, RRC all have in common? Besides the obvious, they all have "credentials" and although each has credentials that are somewhat different in nature, they all give notice that the individual is held to a higher standard.

Credentials are either letters, certificates or both, given to a specific person to demonstrate that they have achieved and maintained established levels of education, training and/or experience. They imply professionalism, integrity and credibility and are usually granted upon strict adherence to a code of ethics. In certain cases, the credentials allow the person to practice within his or her profession and this licensure is granted by a credentialing committee that also has the authority to deny the privilege to practice.

Without credentials it would be extremely difficult to distinguish between fact and fiction. It is comforting to know that the credentials behind your family doctor's name attests to the fact that he or she have met all the requirements of the Canadian/American Medical Association to practice medicine. Knowing that one's lawyer has a grasp on law can help in court or better still, avoiding court. The architect and engineer hired to design a building can protect its owner from a potential disaster. Many provinces, municipalities, cities and towns require that design of new building and component replacement such as roofing and the exterior envelope be performed by a licensed architect or engineer. Some jurisdictions include RRC's (Registered Roof Consultant) in this requirement. By enforcing this requirement, it is believed that the potential for failure or disaster is greatly reduced if not eliminated. It also increases the likelihood that the design will be in accordance with all code and jurisdictional authority requirements. If an individual does not possess the credentials, they cannot provide the service.

RCI, Inc. is an international association of building envelope consultants. Members specialize in design, investigation, repair, and management of roofing, exterior wall, and waterproofing systems. The Roof Consultants Institute (RCI) grants credentials to three groups of individuals. RRC (Registered Roof Consultant) is granted to those individuals

who possess established requirements in education, training and experience in the design field and are successful in achieving an established score in two four-hour examinations. The RRO (Registered Roof Observer) requires similar attributes to the RRC but is more focused on the quality observations and evaluations of roofing and installation than on design. The RWC (Registered Waterproofing Consultant) focuses on the entire building envelope. All of these legally defensible exams were developed with the aid of a psychometrician who provided a role delineation of each of the disciplines and developed examination questions relevant to each.

RCI provides education programs, study guides, reference materials and direction to publications that help candidates prepare for testing. Examinations are administered several times a year throughout Canada and the United States. In order to maintain the credentials, individuals are required to maintain an established number of CEU's (continuing education units) relevant to their discipline on an annual basis. This ensures that they are not only qualified but also keeping abreast of their trade. The credentials behind the successful candidates' names are a testament to their ability to provide the highest level of service in the profession and the only recognized credentials in the roofing and waterproofing industry.

Whether one is maintaining their health, finances or assets, it is imperative that the advice received is from qualified, knowledgeable, professional, ethical persons who say what they do and do what they say and most importantly have the credentials to back it up.



17th Annual Inter-Association CHRISTMAS SOCIAL

Sponsored by:

*Ottawa Valley Adjusters Association
Risk & Insurance Management Society
Ottawa Insurance Brokers Association*

DATE: Tuesday, December 18, 2018

*TIME: 5:00 P.M. - Cocktails
6:00 P.M. - Turkey Dinner with all the trimmings!*

PLACE: Officer's Mess 149 Somerset St. W., Ottawa

TICKETS: \$55.00 Per Person

Network with other industry professionals and celebrate the holiday season over a mix and mingle reception and festive turkey dinner

Prize raffle in support of Shepherd's of Good Hope

Each year tickets sell out quickly - don't delay!

Cheques are to be made payable to the OVAA and forwarded to Michael Cherrie with registration and A BUSINESS Card.

*To register contact Michael Cherrie at 613-564-7177
or email michael.cherrie@crawco.ca*

Those who register but do not attend will be billed.

Registration and payments to be received by the 10th of December.

Registration is Open!!!



Booth Registration:

Cost: \$1300+HST

- Includes 1 free pass to entire event and a 8x8 booth space

Registration Login:

<https://www.eventbrite.ca/e/ko-in-the-capital-tradeshow-booth-registration-tickets-49622291610>

Early bird attendee registration (until Feb28th):

Cost: \$150.00 + HST

- Includes 2 day pass to tradeshow, educational seminars, all meals and social events

Registration Login:

<https://kointhecapital-registration.eventbrite.ca>

Cost to rise to \$200 after February 28th, 2019

For additional sponsorship opportunities:

Please email oiaa2019.ko@gmail.com

www.ovaa.ca www.oiaa.ca www.wearetiaa.com