



## **WATER DAMAGE: LITTLE GESTURES THAT AVOID BIG PROBLEMS**

If you own real estate in Quebec, there is a good chance you are worried about floods. With good reason: water damage are the province's number one cause of insurance claims.

Damages caused by water can have far reaching consequences and be particularly stressful, which is why any measure you can take to prevent them from happening will help minimize their potential impact on you, your property, those who live there and everything it contains. And let's not forget the devastating impact flooding can have on a clinic: repairs, loss of inventory, loss of revenues because of suspended activities, etc.

Here are a few tips to put your mind at ease:

### **Prevention happens outside and inside**

First, keep in mind that little changes can prevent big spills, leaks and seepage due to abundant rains. Things like cleaning the gutters every year before winter to clear away the dead leaves and debris. Another important note regarding gutters: make sure the downspout bring the water away from your property's foundations to avoid pooling and infiltrations. In fact, checking foundations periodically will ensure you can find and fix cracks before they turn into bigger problems. Also make sure to check your roof for curled, brittle or otherwise deteriorated covering, so you can find and fix problem spots quickly. After major rainfalls or rapid thaws, make a round indoors for leaks or water seepage.

Inside your house or clinic, you can also check a few things to make sure you minimize risks. Not least of which, considering hooking up to an alarm central. This type of service will monitor your property's

plumbing and heating systems 24/7 and will alert you in case of flooding or fire or, of course, in case of a break-in. By spotting problems early on, they can be managed rapidly and the potential damages can be reduced considerably.

In the bathroom or around your clinic: check silicone joints on sinks, showers or baths for wear. In the basement, to avoid losses (especially of inventory or expensive equipment), make sure to store things in plastic containers or to keep them on shelves (off the floor). Last thing: every so often, verify that the sewer check valve works properly. If you are going away for more than 7 days, ask someone reliable to keep an eye on the place regularly.

### **Sogedent is there for you**

Whether you are looking for advice or help when choosing your insurance or if the worst happens, we are there for you. Our mission is to make sure you enjoy the best protection at the best price. Contact us to know more about how you can protect your property against damages.



### **THE SOGEDENT TEAM KEEPS GROWING**

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Summer may be ending but the sun keeps shining for our team! We are very happy to introduce the newest people to join our ranks. Our bigger, better team is ready to roll up their sleeves and get to work!

**Caterine Mongrain**, financial security and group insurance advisor: "back to school" has special meaning for her since one of her tasks will be to take care of university students. Enjoy the campus visits, Caterine!

**Christine Edwards**, disability management supervisor for group insurance, advisor in group insurance plans: she will follow claims from start to finish and will make sure you are taken care of.

**Alexandre Peyrichout**, administrative assistant and receptionist: he will put his expertise to good use to our brokers want for nothing and give you the best service.

**Catherine Stasiouk**, accounting clerk: a bigger team, means more numbers that need to be crunched! Catherine will help us keep all those numbers in their proper place.



## OUR FACEBOOK CONTEST IS BACK!

Our ever popular contest is back for the new school year! Dentistry students, visit our Facebook page for a chance to win \$500 in travel credits. To enter, simply fill the coupon handed out by our advisors and like our Facebook page.



## OUR CAMPUS TOUR

Throughout October, our team will visit university campuses to meet the students! During these visits, they will give you essential information on insurance services for your practice. They will be there to answer any question and give you valuable advice on how to protect yourself now and throughout your entire career.

## EXCLUSIVE OFFER FOR FUTURE GRADUATES

Graduating soon? Don't miss the meeting we have planned with your class in the next few weeks: we've got something good for you!

## DON'T MISS THE INFORMATION SESSIONS ON THE NEW FISCAL POLICY FOR PRIVATE CORPORATIONS

July 18th, 2017, Federal Minister of Finance, Bill Morneau, has announced major tax changes for private corporations. To give you a chance to prepare yourself for how those changes will affect you. Professionals Financial is offering information sessions with their fiscal planners and tax specialists.

Some sessions have already taken place and due to popular demand, new dates have been added to the calendar. Our very own Carlo Ferrara will also be present to answer your questions at the following events:

- Gatineau - September 12th
- Brossard - September 13th
- Montréal - September 18th
- Sherbrooke - September 19th
- Québec - September 20th
- Québec - September 21st
- Montréal - September 25th
- Montréal - September 26th (Session in English)
- Dorval - September 26th
- Laval - September 27th
- Brossard - September 28th

You can sign up by clicking here: <https://www.fprofessionnels.com/en/evenement/what-is-the-future-of-my-incorporation/>



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