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Insurance Corner: Motorized vehicles - toys, scooters, etc

Home, Tenant and Condo insurance policies that include personal liability insurance contain an exclusion for motorized vehicles, trailers aircraft and their equipment. This exclusion includes but is not excluded to such things as a car, truck, travel trailer, motorcycle, segway, dirt bike, mini bike, scooter, moped, pocket bike, motorized toy, snowmobile, all terrain vehicle, go-cart, dune buggy and hang glider, ultralight or other similar aircraft of any name. In other words your personal liability insurance policy would not respond to a claim involving any of these items or their equipment.

A recent court case, which occurred in London, Ontario, involved an eight year old operating a motorized go-cart with a 5hp motor that could reach a speed of 11km per hour. The child lost control and struck a lady who suffered serious injuries and sued the parents. The parents reported the incident to their home insurer State Farm who denied the claim. The parents sued State Farm and a judge ruled that the loss should be covered. State Farm appealed the ruling to a higher court and a three judge panel ruled in favour of State Farm. The parents had to pay the cost for the two court hearings involving

State Farm and were left to pay the legal fees and any judgement made against them for the injury claim.

Most personal liability insurance policies extend coverage to include claims due to motorized wheelchairs, lawnmowers, snowblowers, golf carts (while being used on a golf course) or garden equipment you own or use. The item you own must be included as an insured property or cause of loss otherwise your personal liability insurance policy will offer no coverage.

This article is for information purposes only. Please check with your insurance

provider to verify that you are properly insured as policy wordings & limits may differ from one insurance company to another.

Mark Guergis, CAIB
 Registered Insurance Broker
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General insurance brokers with offices in Innisfil and Angus. We will provide material from within our office and other members of the industry to hopefully help you have a greater understanding of home, auto, and business insurance products.

THORNTON NEWS

by Cathie Miller

Trinity United Church wishes to warmly welcome their new Choir Director, Abby Marling. The choir meets after the service on Sunday to practice and are looking for new members who are interested in joining for just the Christmas Season or they are welcome

to join as a regular choir member. For more information you can call Pat at 424-9433 or the Church office at 458-9701. For those who like to attend the Christmas Eve Service at Trinity United Church it will be held at 6:30 p.m. on December 24th.

The 36th Annual Thornton Community Shoot will be held Saturday, December 2 starting at 10

a.m.

The shoot will be held at the farm of Steve McCabe at 6831 County Road 27, just south of Thornton. Its \$3 per shot using 12 gauge shotguns only. Pie slices are being sold at local businesses for just \$2 per slice. Stop in at the library, K&M Repairs, Joe & Paul's, or the Ice Cream Parlour to buy yours, you could win your Christmas turkey, a ham or

peameal bacon. For more information call Mike Webb at 458-9279.

Santa is coming to town and one of the first Santa Claus Parades in the area is Saturday, November 18 in Angus. It starts at 10 a.m. and heads to the arena for the kids to meet Santa afterwards.

On Saturday, December 2nd they hold their annual Santa Claus Parade in Cookstown. Many of our youth participate in this parade with Cookstown Public School's float, Positive Step Dance Academy's dancers and with the many children's and youth groups. The parade leaves the Foodland parking lot at 1 p.m. and heads east to the fair grounds. Santa will be holding a meet and

greet following the parade at the Firehall.

Still on the Christmas theme, Thornton will hold its 4th Annual 'Light Up Night' on Sunday, December 3. It starts at 6 p.m. at the gazebo at the entrance to the Thornton Creek Subdivision.

The activities begin with at count down to the lighting of the trees surrounding the gazebo. There will be treats, hot chocolate and a special visit from Santa. Bring the kids and enjoy this Thornton tradition.

At the library this week it is survey week. This week they count every service that is used at the library and this helps determine the funding that the library receives.

So take out lots of books, use the computers and

attend story time, use your library.

If you have any news, meetings, weddings, anniversaries or special occasions, I'd be happy to write about them.

You can email me at thorntonnews@rogers.com or by telephone at 458-0869, or drop it off at 25 Robert Street.

Bye for now.....



The Stroud Branch of the Innisfil Public Library had some canine visitors over the weekend. The Paws to Read program was held on Saturday, giving kids a chance to read to some new furry friends. **submitted photo**

Cookstown Booster news

by Susan Stein

Members met at the Tec We Gwill Hall on Thursday, November 9th.

Sophie Hill, president of the Alliston Legion, spoke on the significance of the Red Poppy, and the importance of selling them for Remembrance Day. Money raised not only assists the Veterans, but also disabled people.

Ian Reid with his mouth

organ, guitar and his voice delighted the Boosters with three songs he composed and wrote himself.

He complimented the audience for their attention without making one loud sound.

Marion West was presented with a plaque in appreciation for being a pianist for the Boosters for over 20 years.

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