



## Current Articles 2008 – December

### An Insurance “Nightmare” Before Christmas

T’was the night before Christmas, when outside my house  
Our dog was barking, was awakened my spouse.  
“Eh Buddy!” she cried as we heard a loud shout  
“Go see what the ruckus is all about”.

Out past the children all snug in their beds  
I hurried with just one thought in my head.  
For I knew that night St. Nick’s on his way  
But where, oh where, would he park that darn sleigh?

‘Cause during the day it had snowed and snowed  
Until it completely covered the road.  
Shovels and salt, I’d used them not.  
For in all frankness I’d quite simply forgot.

Alas when at the window I arrived,  
A sight I beheld with my very own eyes.  
Out in the middle of our snow covered walk  
Lay a big man in red completely asquawk!

His presents lay strewn all over the drive  
But as I approached he came suddenly alive.  
“This is a hazard and you failed to take care,  
For me to be safe”, he did huffily declare.

“Put your insurer on notice right away,  
As my elves will be suing come Boxing Day:  
A claim will be made for breach of an Act,  
*Occupier’s Liability*, to be exact!”

So back into the house I went with a clatter  
To locate a policy which might address the matter.  
My Homeowner’s Comp I thought might respond  
With grants of Coverage above and beyond.

As on the advice of my broker I’d acquired  
A specific endorsement which was truly inspired:  
“We cover damages valid under all laws  
Which may be claimed by Santa Claus”.

Back into bed I sprang with delight  
And knowing I was insured, I slept through the night.  
As visions of sugar plums danced in my head  
I thought I was covered and nothing to dread.

When Boxing Day came I accepted the writ,  
Thinking the insurer would take care of it.  
How shocked did I feel when the letter arrived  
Stating "Thanks for the premium, but coverage denied!"

Snow on the roof in Vancouver- so strange  
This condition amounts to a material change.  
The policy has an exclusionary clause,  
Applicable to losses by Santa Claus

Now Claus has a judgment and I lost my house,  
I sleep in an alley I share with a mouse.  
I thought I had coverage but found out not quite  
A tough lesson to learn on a cold Christmas night!

Have a safe and happy Holiday Season and a Happy New Year!

**James E. Bonnay,**  
C.I.P., C.C.I.B.  
Insurance Consultant

Phone 905-333-1727  
Fax 905-333-0683  
E-mail - [jamesbonnay@cogeco.ca](mailto:jamesbonnay@cogeco.ca)