

# Getting Married?

H L S T A E B L E R C O M P A N Y L I M I T E D

## What Happens if...

- your photographs don't turn out?
- your dress is ruined before my big day?
- my fiancé or anyone in my family falls ill...or worse?
- the limo doesn't show?
- something happens to my presents?

Don't worry...  
get  
Wedding  
Guard™!

A wedding can be an expensive venture! The Wedding Guard™ policy is a hidden gem to help you avoid unforeseen costs by covering:

**Wedding Cancellation**—for many reasons such as injury, illness, unemployment of the bride, groom or family, premises unable to hold the ceremony, damage to bridal attire before the wedding etc..

**Honeymoon Cancellation**—should your wedding be cancelled,

this policy will reimburse your costs for the honeymoon up to \$2000.

**Wedding Presents coverage**—reimburses you up to \$5000 for direct damage or loss of your gifts 3 days before & after the wedding day.

**Photographs**—covers extra costs to re-take photos due to a no-show photographer or loss/damage to your negatives up to \$2500

**Bridal Attire**—covers damage to the wedding party attire up to \$2500.

any of these stated limits can be increased according to your needs. Ask your broker for more specific details regarding limits and coverages.

For just \$120,  
wouldn't you feel  
better knowing  
you're covered?

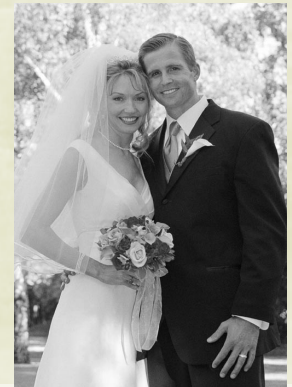
## TRAVEL INSURANCE

There's so many little details to remember when planning your wedding. Let us take care of some of them for you.

We can set you up with the right health travel package for your honeymoon so you'll be covered while you're outside of Canada. Not all

packages are the same and it's important for you to have an expert to ensure you've got the right coverage for you.

Health insurance, trip cancellation and baggage coverage can be arranged .... to make sure your honeymoon goes off without a hitch!



## PROTECT YOUR RECEPTION

It's always a great idea to make sure you're protected when alcohol is involved. Many halls will require you to provide your own coverage for liability. Don't worry...a simple call is all it takes! A Party Alcohol Liability policy (PAL) starts at \$170 for \$1,000,000 in coverage should someone become injured due to an alcohol-related incident. Limits are available up to \$5,000,000. Coverage can be arranged within minutes & your peace of mind secured.

Protect your entire day and save money by 'packaging' a Wedding Guard and Party Alcohol Liability policy...starting at \$200 for both!

WWW.STAEBLER.COM

Since 1873 H.L. Staebler Company has been insuring what matters most to people and businesses in the K-W and surrounding community. Staebler is well-versed in all aspects of insurance. We can insure your: home, cars, business, toys, income properties, wedding, reception, identity, vacation and much more.

Our team of over 47 licenced individuals are ready and able to serve you. Give us a call and experience the Staebler difference!



## HL STAEBLER COMPANY LIMITED

Staebler Place – 871 Victoria Street North – Kitchener ON – N2B 3S4

Phone: 519.743.5221 – Toll Free: 800.321.9187 – Fax: 519.743.7464

Insuring what matters to you most

## DETAILS TO REMEMBER. . .

“Coming together is  
a beginning.  
Keeping together  
is progress.  
Working together  
is success.”



- Henry Ford

**Combine your vehicles** on the same policy to take advantage of big discounts! Most insurance companies provide 15-20% off each vehicle once you're married or common-law.

**Insure your home, condo or apartment with the same company.** Maximize your savings with additional discounts up to 15% off your home & auto insurance!

Even if you're renting an apartment, it's important to remember to **cover your belongings**. Tenants insurance is inexpensive & it's worth it to make sure your contents are insured. The right apartment insurance will also



cover your wedding presents, luggage while you're away on your honeymoon, as well as providing coverage while you are moving. Don't forget that additional discounts will also apply to your car insurance if both your car and home policies insured with the same insurance company.

If you're **changing your name** and/or address, don't forget to visit the MTO. You may

receive a new driver's licence number & your insurance broker needs to know!

Inform your insurance broker about your upcoming marriage to **make sure your spouse is covered** while driving your vehicle. All drivers in the household must be disclosed to your insurance company in order to be covered. Often there is no extra charge.

Add your **wedding ring** to your home insurance to make sure you're covered. Most policies will offer a \$0 deductible and coverage for any kind of loss that may occur including accidental loss, damage or theft.