

# **TRENDS**

**Tire Industry News**

**Editor: Bob Bignell**

*Issue 1702*

**Inside this issue...**

**ATS Instructors Course  
May 23 - 25, Aurora**

**OTDA Golf Tournament  
June 28, 2017**

**Next TDAC National Trade  
Show & Conference  
Toronto 2018**

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Dealers Association

*President: Mike McClory*

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# President's Message



Spring is finally here! After a long winter that has extended into April sunshine and warm weather are just over the horizon. This year's OTDA Annual Fundraiser and Charity Golf Classic June 28, 2017 is going to be one of the best ever! As Co-Chairs Bob Bignell and myself have picked the perfect destination for this event Ariss Valley Golf & Country Club. Conveniently located just north of Guelph this course offers a challenging 27 holes of scenic golf. Come out and have the opportunity to network with suppliers and colleagues associated with this great industry of ours. There is a registration form included in this edition of Trends.

The OTDA Annual Fundraiser and

Charity Golf Classic have with the support of our Sponsors and Members raised over \$400,000 for charities in Ontario. This year's contribution is earmarked for Ontario Association of Food Banks (OAFB). This worthy organization supports food banks across Ontario. With every dollar donated OFAB can provide three meals for someone in need, distributing 8 million pounds of fresh and non-perishable food annually to those that need it most.

Last year's tournament was a great success and I would like to thank Eric, Jenna and Chris Gilbert for all their effort. Thanks to all who Participated and Sponsored this event; we raised over \$30,000 for local charities, funded Tire related training/Education and our continued effort in provincial government advocacy particularly in Tire recycling.

Recently the Ontario Tire Dealers Association has been working diligently to navigate the new legislation for Tire Recycling in Ontario. Usman Valiante OTDA Director of Environmental Affairs is carefully analyzing the impact this will have on our membership. Under the current Ontario Tire Stewardship (OTS)

program the OTDA membership is comprised of Stewards, Collectors, Haulers and Processors. We have communicated to the Ontario Ministry of Environment and Climate Change that we want our place at the table to participate in the design of the new recycling program in Ontario. Although the current program has met its goals in diverting and properly recycling tires in our province it's come with burden to our members. This is an opportunity to address our concerns and eliminate some of the obstacles that Tire Dealers are currently experiencing. Please read through Usman' article in this issue of Trends.

The Ontario Tire Dealers Association is always working behind the scenes for the betterment of our Members and our Industry. "Your Strength is In Our Numbers" We need you membership and commitment to continue to be recognized as the influence behind the Tire Dealers of Ontario!

Mike McClory  
OTDA President

# TRENDS

## *Tire Industry News*

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as listed below!

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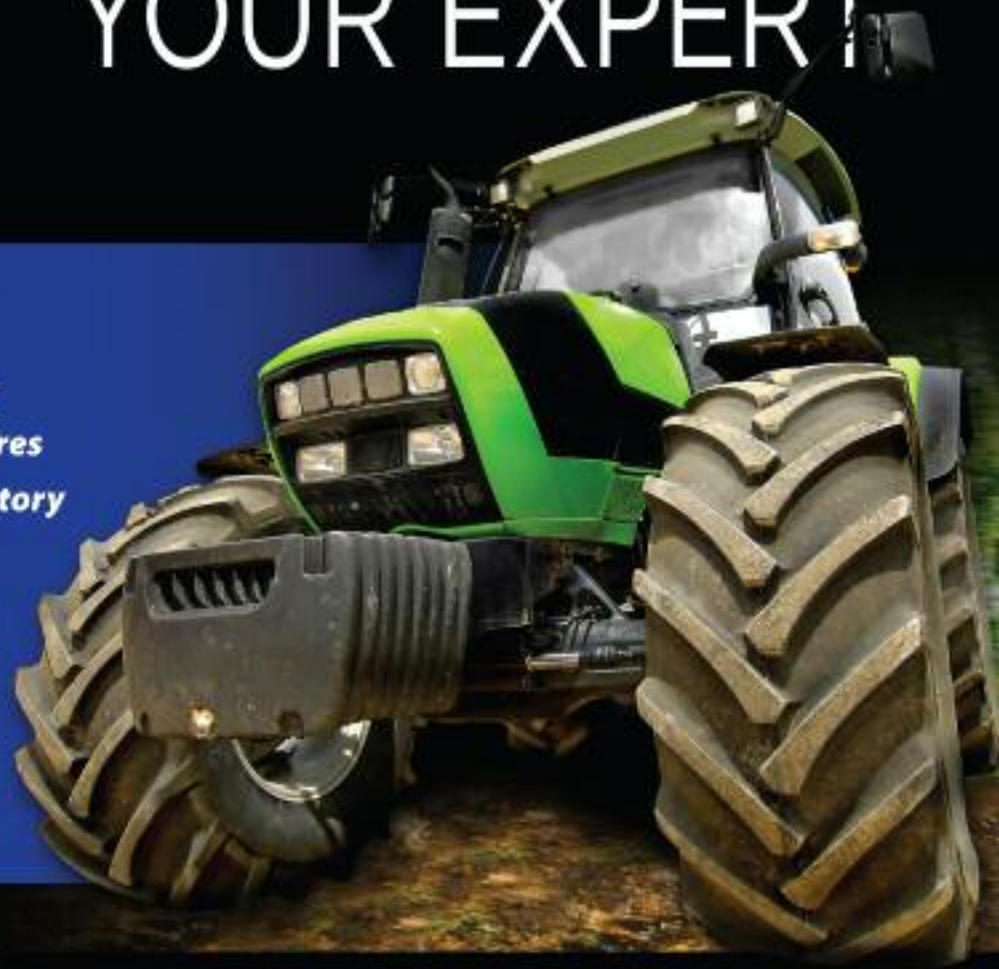
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# “YOUR STRENGTH IS IN OUR NUMBERS”

The OTDA is recognized by industry and government as the representative body of the Independent Tire Dealers of Ontario.

## WELCOME NEW MEMBER’S TO OTDA!

New Member	City
Newmarket Tire .....	Newmarket, ON
Tires Tires Ltd .....	North York, ON
Generation Tires .....	Thornhill, ON
CC Tires .....	Bowmanville, ON

## OTDA DIRECTORS

Mike McClory .....	President .....	Remco Tire Distributors
Harold Boake .....	Vice-President .....	Steelcase Tire
Rejean Murray .....	Secretary .....	OK Tire Service (Val-Rita)
Glenn Warnica .....	Treasurer .....	Tire Supplier Distribution Inc.
Jim Taleporos .....	Education & Training .....	Midas Canada Inc.
Bruce Barnim .....	Health & Safety .....	TireCraft Ontario
Richard Bender .....	Marketing/Promotion/Events .....	Tire Discounter Group
Alexa Labrecque .....	Member Benefits .....	Provincial Tire Distributors
Dwight Rose .....	Membership Development .....	OK Tire Store (Brantford)
Don Frisby .....	Committee Support .....	Frisby Tire Co. (1974) Limited
Ron Spiewak .....	Committee Support .....	Northumberland Tire Sales
Eric Gilbert .....	Director-at-Large .....	Ericway Tire
Paul Hyatt .....	Director - Consultant .....	Superior Tire & Auto
Ron Waites .....	Director - Consultant .....	OTDA
Bob Bignell .....	Executive Director .....	Veritech Mfg. & Wholesale Inc.

## MARK YOUR CALENDARS

**OTDA Annual Fundraiser & Charity Golf Classic - June 28, 2017, Ariss, ON**

**ATS Trainers Course - May 23 - 25, 2017, Aurora, ON**

**TDAC National Trade Show & Conference - Toronto - 2018**



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## ***OTS ordered to begin wind-up*** ***New regulation for used tires in Ontario coming***

On February 17, 2017 the Minister of Environment and Climate Change directed Ontario Tire Stewardship (OTS) to develop a plan to wind up its Used Tires program. The plan will have to be submitted to the new Resource Productivity and Recovery Authority ("Authority") for approval no later than October 31, 2017.

In winding up its program, the Minister includes that OTS ensure:

- The public, the Authority and affected stakeholders, including stewards, municipalities and service providers (e.g., collectors, haulers, processors, recycled product manufacturers), receive transparent and clear communications from OTS on a regular basis during development and implementation of the wind up plan;
- The plan shall not adversely affect Ontario's marketplace for used tires;
- The sharing of data and information to parties other than the Authority must be done in a fair, open and transparent manner that does not result in preferential treatment of one person over another;
- The assets, liabilities, rights and obligations of OTS are dealt with in a fair, open and transparent process in accordance with applicable law, and assets are disposed of for fair market value;
- Data and information that is in OTS' custody or control shall not be for sale;
- There is no disruption in the operation of the waste diversion program for Used Tires, including collection, transportation, processing and recycled product manufacturing, while the program is operating;
- Current program targets or performance, whichever is higher, must be maintained or exceeded until the program ceases operation; and
- Affected stakeholders should be consulted and have opportunities for meaningful engagement during the development and implementation of the wind up plan.

OTDA will participate in both the wind up of OTS and the development of a new plan.

A critical issue for OTDA is ensuring the management of OTS finances such that tire distributors and tire dealers are able to recoup the million of dollars of tire stewardship fees that are tied up in their inventories before the program is wound up.

Once OTS is wound up, the collection and recycling of tires will be regulated under the *Resource Recovery and Circular Economy Act* (RRECA). Regulations written under this act will specify which parties are responsible for collecting and managing used tires and what recycling targets they need to meet.

It should be expected that under the new regulation the government will continue to make tire "brand holders" (e.g. a tire manufacturer or distributor that imports tires into Ontario) responsible for collecting and recycling tires in Ontario.

Where tire brand holders were forced to participate in OTS, the new regulation will give brand holders the freedom to set up their own commercial relationships to collect and recycle tires. However, it is likely that many tire brand holders will join one of several collectives that will likely arise to manage the collection and recycling of tires on behalf of any number of brand holders.

OTDA will be actively engaged in the process to develop this new regulation. In doing so OTDA will seek to ensure that there are clear obligations for the recovery and recycling of all used tires generated in Ontario; that collected tires are used to their best environmental use; and that Ontario dealers are recognized for the critical role they play in the collection and consolidation of tires for recycling.

## **Superior Tire & Auto Celebrated its 75 Anniversary April 4, 2017.**

First opened in 1942 by Mr. Walter Chudy with a cash investment of \$100, the company has grown to 14 locations and is recognized as one of the oldest tire companies in the country.

Initially the company started retreading tires then a few years later selling new tires, the company then also offered complete mechanical repairs and maintenance. By exceeding their customer expectations and providing trustworthy service since the beginning they have established themselves as a reputable and respectful service provider to both their customers and industry suppliers.

The former President of Superior Tire & Auto, Mr. Paul Hyatt has contributed greatly to the tire industry over his 60 + years of service. For example, he was past President of TIA, OTDA and TDAC. The company started franchising in 1991 and has grown from 3 stores at that time to 14 locations throughout central and southern Ontario.

In 2012, Mr. Hyatt sold the company to Mr. Frank Bongiovanni and Mr. Howard Minsker that were the first Franchisees in 1991 who have contributed to the growth of the Franchising program. The company is very proud of the people who contribute their long time efforts to their success. They have Franchisees who have been with the company over 25 years. Also a number of employees with long time service of over 20 years up to 43 years.

The company's future plans consist of maintaining their excellent reputation with their customers and suppliers and expanding the business with "Superior" selective locations and people.



### **Obituary: Robert Gregory Lindsay July 3, 1964 – March 12, 2017**

LINDSAY, Robert Gregory (Greg) - Passed away peacefully at home, surrounded by family after a courageous battle with cancer on Sunday, March 12, 2017 in his 53rd year. Beloved husband of Carla (nee Towns), loving son of Robert and Wendy Lindsay, cherished brother of Jayne Hexamer (Derrick), and caring uncle of many nieces and nephews. Greg was the proud owner of OK Tire St. George for the past 30 years, respected by employees, customers and business associates. Greg had a passion for Harley Davidsons and travel. He also enjoyed his time

spent with family and friends at his cottage in Turkey Point. Greg was a long-time member of the Ontario Tire Dealers Association. Greg and Carla always added to the adventure of the OTDA Winter Conferences. Greg will be missed by his tire industry friends.



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**Annual Fundraiser & Charity Golf Classic**

**Date:** Wednesday June 28, 2017  
**Place:** Ariss Valley Golf & Country Club  
 5700 Hwy 86,  
 Ariss, ON (North of Guelph)  
 P: 519-824-1551  
 www.arissvalley.com



**Directions from Hwy 401**

From Hwy 401 go North on Hwy 6 to Woodlawn Road. Turn left on Woodlawn Road-Hwy 7. Turn right on Elmira Rd N (becomes Wellington Road 86/CR-86) Ariss Valley Golf & Country Club is just past Ariss Valley Road on the left. If you reach Schaefer Road you have gone about .6 km too far.

**Registration/Lunch:** 11:00 AM - 12:30 PM    **Golf:** 12:30 PM Shotgun    **Price:** \$195.00 per person  
 (18 holes of the Ariss Golf Experience, Cart, Lunch, Evening Banquet, Prizes, Donation)

**Cheques made payable to: OTDA Annual Fundraiser & Charity Golf Classic**

OTDA Office P: (888) 207-9059 F: (519) 489-2805 E: [info@otda.com](mailto:info@otda.com)  
 Send Payment to OTDA Golf Classic – Box 516 Drayton, ON N0G 1P0

**Golf Chair** Mike McClory    **Vice Chair:** Bob Bignell

<u>Name</u>	<u>Company</u>	<u>Phone</u>	<u>Fax</u>	<u>Amount</u>

**Special Requests:** This foursome to play together     Yes     No

Pair me with: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

*If there are no special requests then players will be divided up in groups of 2 suppliers with 2 dealers*

**Please Note:** Only players registered and paid in full will be scheduled. Please limit guests.

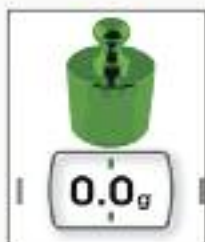
**Dinner Only \$65 per Guest, # of Guests:** \_\_\_\_\_ **Total Amount:** \_\_\_\_\_

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## Autonomous Vehicle Affects

James Carter shared plenty of interesting information about the connected, autonomous & electric vehicle technologies at AIA's Knowledge Exchange Series on March 29 in Woodbridge.

### Total Spend

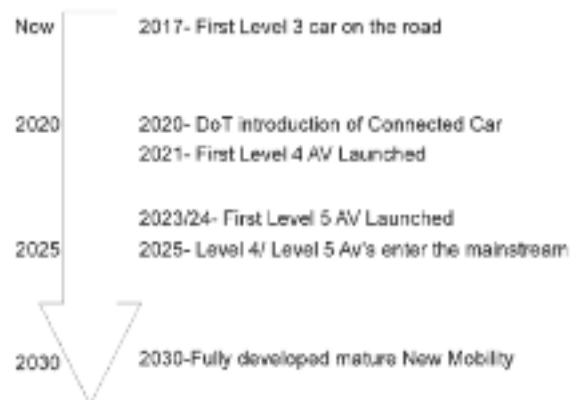
Total spend worldwide this year on new mobility estimated to be between \$50-100 billion

Revolution in Transport Safety	Summary Roadmap & Timing
<p>AV's+V<sub>2</sub>V+ "smart roads" =dramatic drop in accidents</p> <p>*traffic deaths reduced 80%</p> <p style="padding-left: 20px;">*drastic reduction in insurance premiums</p> <p>*increased safety- pedestrians and cyclists</p> <p style="padding-left: 20px;">*reduction in demand for emergency services/ health care</p> <p>*reduction in availability of organ donors</p>	<p><b>Current situation: 2017-2018</b></p> <ul style="list-style-type: none"> <li>• change is beginning to occur. New Mobility on the horizon</li> </ul> <p><b>The Connected Car: 2019-2021</b></p> <ul style="list-style-type: none"> <li>• Highly connected common place, not just on luxury</li> </ul> <p><b>The beginning of New Mobility: 2022-2026</b></p> <ul style="list-style-type: none"> <li>• AV's reality, transport is multi-modal with digital assistant guidance</li> </ul> <p><b>Mature "New Mobility": Beyond 2026</b></p> <ul style="list-style-type: none"> <li>• Autonomous Vehicles widely used, new technology, leverages New Mobility; private ownership drops every year.</li> </ul>

### Autonomous Vehicle Stages

- Level 0- Driver has complete control
- Level 1- Function specific automation
- Level 2- Automation of at least 2 primary controlled devices together
- Level 3- Driver can code full control under certain limited conditions, but must be available.
- Level 4- Full control under all conditions but drivable areas "geo-fenced"
- Level 5- Same as Level 4, but not geo-fenced

### Timeline



### How will Autonomous Vehicles Affect Your Service Bays?

Today	vs.	New Mobility – ASP
Engine	----->	EV – No Oil
Transmission	----->	EV- 1 Speed
Brakes	----->	EV- decrease wear
Suspension	----->	Still needed
Tires	----->	Still needed
Diagnosis	----->	Connected Car
Software	----->	Connected Car

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# BEST MANAGEMENT PRACTICES

## For Proper Tire Storage



### Issue:

Tires are composed of various materials, including rubber, that have performance properties essential to the proper functioning of the tire. If tires are not stored properly, not only will there be deterioration in appearance, there may be a loss of performance and compound integrity. Tires are designed and built to provide many thousands of miles of excellent service but must be maintained properly. Even though the rubber used to make tires is formulated to resist the effects of sunlight, ozone and water, the life of a tire can be extended if exposure to these elements is minimized during storage. Proper storage ensures that the tires appearance and performance are maintained for maximizing the tires service life.

### Best Management Practices:

- Store tires in a clean, cool, dry, dark area away from direct sunlight. The area should be well ventilated, but with a minimum of circulating air.
- The storage area must be kept clean and any oil, grease or water that may contaminate the tire and all nails, stones, wood chips or any other object that may damage the tire must be removed.
- Tires should be stored on a pallet or storage rack to minimize exposure to moisture or damage. Damaged pallets or storage racks should not be used.
- Store tires away from electric motors, battery chargers, electric welding equipment, electric generators and similar equipment. Such equipment creates ozone which has a deteriorating effect on rubber.
- Storing tires upright in tire racks prevents distortion or disfiguration and will make mounting easier. If it is necessary to store tires in a horizontal position, stack the tires in such a manner so that the bottom tire will maintain its shape.
- Whitewall and raised white letter tires that are not wrapped should be stored with white sidewalls facing each other to avoid staining the white through contact with the black rubber of the other tires.
- Tires stored while mounted on rims should be inflated to 50% of the normal pressure.
- Tires that have been in storage the longest should be used first.

### Outdoor storage:

- Tires stored outdoors should be raised off the ground and an opaque, waterproof covering with vent openings should be used to prevent moisture build up.
- Long term storage or storage of seasonal vehicles such as RV's, boat trailers, or show cars require special preparation.
  1. The vehicle should be raised on blocks to remove the load from the tires and the vehicle placard inflation pressure should be maintained.
  2. If the vehicle cannot be put on blocks, the following is required:
    - Tire pressure should be increased 25% from the inflation required for the loaded vehicle (ensure that the rim manufacturers inflation capacity is not exceeded)
    - Unload the vehicle so that the minimum weight is placed on the tires.
    - The storage surface must be firm, clean, well-drained and reasonably level. Do not store tires in contact with black asphalt or other heat absorbent surfaces and do not expose the tires to highly reflective surfaces such as sand or snow.
    - The vehicle should be moved at least every three months to prevent flat spotting and ozone cracking at the tire sidewall flex point
  3. Tires on vehicles stored outdoors should be protected by opaque covers to prevent damage from sunlight.
  4. Adjust inflation to the required pressure before the vehicle is returned to service.

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Tire Dealers  
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**Toronto 2018**  
**Thursday, Sept. 13 - Saturday, September 15**  
 Delta by Marriott  
 685 Dixon Road  
 Toronto, ON M9W 1J3  
**Trade Show and Conference Agenda**

Conference Sponsor - **Federated Insurance**  
 Hall of Fame Breakfast and Presentation Sponsored by **Bridgestone Canada Inc.**  
 Trade Show Sponsored by **Suppliers Council To The Canadian Tire Industry**  
 Coffee Breaks Sponsored by  
 Industry Clinic 1 Sponsored by  
 Industry Clinic 2 Sponsored by  
 Industry Clinic 3 Sponsored by  
 President's Reception Sponsored by  
 Early Bird Sponsored by  
 Registration Desk Sponsored by  
 Closing Dinner Sponsored by

Time	Description	Location
<b>Thursday September 13, 2018</b>		
1:00 - 6:00 pm	Trade Show Set-Up	International ABC
1:00 - 6:00 pm	Delegate Registration	International Foyer
1:00 - 4:00 pm	Regional Board Meetings	Meeting Rooms
4:00 - 5:00 pm	Regional AGMs	Meeting Rooms
5:00 - 6:00 pm	TDAC General Meeting	New York Meeting Room
7:00 pm - 11:00 am	President's Reception	Terrace
<b>Friday September 14, 2018</b>		
8:30 - 9:30 am	Hall of Fame Breakfast	Mississauga ABC
9:30 - 9:45 am	Hall of Fame Presentation	Mississauga ABC
9:00 am - 4:00 pm	Delegate Registration	International Foyer
11:00 am - 4:00 pm	Trade Show	International ABC
Woodbine Shuttle	Free Night	
<b>Saturday September 15, 2018</b>		
9:00 am - 12:00 pm	Group Meetings	Scheduled Locations
10:30 am - 11:00 am	Industry Clinic	New York
11:00 am - 11:30 am	Industry Clinic	New York
11:30 am - 12:00 pm	Industry Clinic	New York
12:00 pm - 5:00 pm	Trade Show	International ABC
7:30 pm - 12:00 pm	Closing Dinner & Entertainment	Mississauga ABC

**Preregister to Qualify for Big Screen TV Draw**  
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**Taking Care of Business 2018!**

Bob Bignell  
Executive Director

Richard Bender  
Co-Chairman

**Tire Dealers Association of Canada**

phone: 888-207-9059      fax: 519-489-2805      [www.tdac.ca](http://www.tdac.ca)      [www.tdac.com](http://www.tdac.com)

**Taking Care of Business 2018!**



# WHMIS Training

## The New Globally Harmonized System

Learn about WHMIS after its alignment with GHS, an internationally consistent approach to classifying chemicals and communicating hazard information through labels and safety data sheets (SDSs).

Item #: EWAGW-P3281EN

Price: \$10.00



### Description:

The Workplace Hazardous Materials Information System (WHMIS) is changing. The new WHMIS is aligning with the Globally Harmonized System of Classification and Labelling of Chemicals (GHS). GHS is a worldwide system. Its goal is to have a common set of rules for classifying hazardous products, common rules for labels, and a standard format for safety data sheets (SDSs).

*Understand the labels and the hazards classification, recognize the symbols and the hazards that they represent.*

This course familiarizes you with the new WHMIS system and how it will be used in workplaces. Learning about the new WHMIS is part of the knowledge that you need to protect yourself and your co-workers from hazardous products.

This course was developed by CCOHS in partnership with the Workplace Hazardous Materials Bureau of Health Canada (formerly the National Office of WHMIS).

### Topics include:

- Overview of WHMIS
- Overview of hazard groups and classes
- Labels
- Physical hazards
- Health hazards
- Safety data sheets (SDSs)

### Upon completion of the course you will be able to:

- Understand labels
- Recognize the pictograms (symbols) and understand the hazards that they represent
- Identify the hazards represented by each hazard class
- Find additional information about hazards and protective measures on SDSs.

### Target Audience

This course is suitable for workers in organizations of all sizes, in industries and occupations where hazardous products are found. **This is an Online Course.**

### Prerequisite

None.

<http://www.wsps.ca/Shop/Training/E-Courses/WHMIS-2015-for-Workers-English.aspx>



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\*\*100,000 Kilometers/limited treadwear warranty for 1.4 v speed rated tires; 80,000 Kilometers/limited treadwear warranty for 1.6 v speed rated tires. Subject to limitations and restrictions. See warranty manual for details.

[www.BridgestoneTire.ca](http://www.BridgestoneTire.ca)

**OTDA / TIA AUTOMOTIVE TIRE SERVICE (ATS) CERTIFICATION**  
**New Course Agenda Will Be Introduced For This Course**  
**Two and a Half Day ATS Instructors Course**

OTDA offers TIA certification course Automotive Tire Service (ATS)  
Tuesday May 23 to Thursday May 25, 2017  
Hunter Training Facility  
4-240 Edward Street, Aurora, ON

Tuesday and Wednesday 8:30 to 5:30 & Thursday 8:30 to noon.

The cost is \$595.00 per student.

For registration call or email [info@otda.com](mailto:info@otda.com), 888-207-9059 or Fax Back to 866-375-6832

Contact: \_\_\_\_\_ email: \_\_\_\_\_ Participant: \_\_\_\_\_

Company: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_\_\_ PC \_\_\_\_\_

## ATS Course Outline

Instructor Certification – **Certified Automotive Tire Service (ATS)** provides in-depth and comprehensive instruction on the recommended procedures for servicing modern automobiles and light trucks. Certified ATS is designed for the professional passenger and light truck tire technician so the subjects range from the relationship between torque and clamping force to the TPMS relearn procedures on domestic and import vehicles. Certified ATS also includes an exclusive module on Tire Conditions Analysis that uses images from TIA's Passenger and Light Truck Tire Conditions Manual to educate technicians on the most likely reasons for common irregular treadwear patterns.



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**For Immediate Release:**

March 9, 2017

**Press Contact:**

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**Tire Dealers Association of Canada Joins Automotive Social Portal**

**Drayton, ON** - The Automotive Marketing Foundation (**AMF**) announced today that the Tire Dealers Association of Canada (**TDAC**) is the latest association to join the Automotive Social Portal (**ASP**). Associations and Suppliers throughout North America are signing up to participate in the social media portal that is connecting them with tire dealers and consumers.

The **ASP**, powered by Rallio, provides a cloud-based infrastructure that allows Associations, manufacturers and other content providers to create and distribute consumer educational content, national, provincial, state and regional governmental issues through the dealer network to consumers. The **ASP** is free to all Associations and independent dealers in North America. The Automotive Social Portal has multiple levels of participation that populate dealer social network sites, Facebook, Twitter and Linked-in, with pertinent content all from a single dashboard.

According to Bob Bignell, Executive Director of TDAC, "We met this past November with the AMF at the Global Tire Expo in Las Vegas, where they introduced the concept to us. We recognized immediately how this is going to be a very powerful tool to disseminate important information to consumers about tire and vehicle issues and regulations that affect them in Canada. We are excited to be a key participant in this program. **TDAC** plans to work with the provincial associations related to the **ASP**."

Wayne Croswell, founding member of the **AMF** stated, "I have worked with Bob Bignell, the TDAC and hundreds of Canadian tire dealers over the years in several capacities and look forward to working with Bob and all the Tire Dealers Association of Canada in this awesome endeavor."

Tire Dealers can request to join the portal by completing the online sign up form at :

<http://bit.ly/2miANmV>

**About TDAC:** *The Tire Dealers Association of Canada, was founded in Toronto, Ontario on April 17th, 1972 with the primary purpose to safeguard the business interests of independent Tire Dealers and Retreaders and to promote a cooperative relationship among Tire Dealers & Retreaders, Tire Manufacturers, Tread Rubber Manufacturers, Suppliers of Equipment & Services and the Public. Membership in any one of the Four Regional Associations, the WCTD, OTDA, ASPAQ or the ATDA automatically makes you a member of the Tire Dealers Association of Canada.*

**About AMF:** *The Automotive Marketing Foundation is comprised of a group of business executives who have combined their expertise in the automotive aftermarket with proficiency in the latest marketing strategies made possible by the expanding online technologies available. The AMF was created to introduce modern marketing strategies. The AMF is dedicated to teaching the strategies available to automotive aftermarket businesses today.*

###



# Get a Grip on Facebook

## Claim your Dashboard

1: Create an account from the email link sent by OTDA. Further log in credentials will be sent by the host site



2: Select content from the OTDA Database to share.

3: Approve the content to be shared on your social media page(s).



4: Post immediately or schedule for a later date/time.



5: Select which of your locations to post the piece to.



6: See it on your social media almost instantly to engage users.



*Works with Facebook, Twitter and Linked In*

## Legal Assist Services

On a day-to-day basis, your business may encounter numerous situations in which you must contend with various laws and regulations. By being well-informed, you may save yourself the trouble of costly legal proceedings and unnecessary hassles.

Legal Assist<sup>®</sup> is a service offered to eligible Federated Insurance customers to provide you with the legal answers you need to operate your business.

Legal Assist will answer legal inquiries that relate to your business activities. No question is too complicated as Legal Assist can respond to calls ranging from employment issues and contracts to leasing procedures and succession planning.

Here are some examples of typical questions:

- My company developed a piece of software. How do I go about protecting the specifications from my competitors?
- I have contracts containing 'hold harmless' and 'indemnity' clauses with my customers. What are the legal implications of signing this contract that contains a 'hold harmless' clause in favour of my customer?
- I want my children to become more actively involved in my business at a management level and in business development. What steps do I need to take to make this happen? What are the legal implications of this, if any?
- I have to let an employee go. How much notice do I need to give this employee by law? How do I proceed in order to respect legal requirements?

**Did you know?**  
OTDA Members have access to Legal Assist if they are a Federated customer.

Policy written by Federated Insurance Company of Canada  
\*Please note that this service is not intended to be a substitute for legal advice or insurance law advice. Legal Assist is not an insurance policy. It does not provide legal fees coverage. Legal Assist will provide legal information and practical solutions but will not provide legal advice in legal proceedings, nor representation in legal proceedings. Legal Assist services are provided on behalf of Federated Insurance. Federated Insurance of Canada-based provide of numerous insurance products and services. Aslerius International is a trade name of Cooper for Canadian and National International. Not all paragraphs of Federated Insurance Company of Canada policies are applied to receive this service. Contact Federated Insurance for more information. All calls and information given are kept in strict confidence. Services provided by lawyers who are duly admitted members of the Law Society of the province or territory of your residence.  
\*\* Eastern Standard Time, statutory holidays excluded

### What We Do

Legal Assist works for you, providing you with legal information and practical solutions for business matters that affect you.

### What Does it Cost

There is no cost, it is automatically included in your Federated Insurance policy.

You have free access to a lawyer, saving you time and money!

### Benefits

Not only is this service useful for situations that are truly of legal concern, but also in many other situations in which you never considered contacting legal counsel because of the cost involved in hiring a lawyer.

### Call 1.888.381.7035 for info on:

- Labour law
- Tax law
- Administrative law
- Succession planning
- Commercial law
- Real estate law
- Estate planning
- Employment law
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- Bankruptcy (creditors) law

Service is available in both French & English and can be accessed from Monday to Friday, 9AM to 8PM\*\*



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