

PREVENT FIRES, PROTECT RESIDENTS AND REDUCE YOUR INSURANCE COSTS!

Did you know...*

- Cooking is the **number one cause of residential fires in Ontario**
- **14%** of all cooking fires result in an **injury or death**
- Stovetop fires account for **71% of all cooking fires**
- The average dollar loss per cooking fire is **over \$27,000**
- Stovetop fire incident rates in **multi-unit buildings** were more than **two times higher** than in detached dwellings
- Stovetop fire **incident rates in social housing were three times higher** than in other residential dwellings



HSC Insurance & Risk management is committed to helping Ontario's social housing providers build safer communities. That's why we're now offering housing providers in our group insurance program a **4% discount off their property premium at each building location 100% protected by Pioneering Technology's Safe-T-element® or SmartBurner™ systems or any low-temperature stovetop product**. The more buildings in HSC's group program that have this technology, the further we can drive down insurance premiums as a group.

HOW IT WORKS

To be able to receive the insurance discount per location for the 2017/18 policy term, you need to confirm that your insured building has Safe-T-element®/SmartBurner™ systems (or comparable products) **in all units at the location**. You will need to complete the online form prior to the 2017-2018 insurance renewal application deadline.

- 1.** Purchase products for your units. To access exclusive member discounts, we recommend using **ONPHA's Best Deals program**.

Buy Safe-T-element®/SmartBurner™ through ONPHA's Best Deals program by contacting Leah Erna Beck at leah.beck@onpha.org or by calling **1-800-297-6660 x.106**

- 2.** Enter details regarding your purchase on HSC's website at www.hscorp.ca/smartsafety

- 3.** Your discount will be applied to the insurance quote you receive from HSC at the end of September.



SMARTBURNER™
LOOK SMART. COOK SMART. SAVE SMART.

When you get your HSC insurance renewal application, make sure you tick the box relating to low-temperature stove elements (e.g. Safe-T-element® or SmartBurner™).

QUESTIONS & ANSWERS

What's the difference between Safe-T-element® and SmartBurner™?

The main difference between the Safe-T-element® and SmartBurner™ systems is that Safe-T-element® needs to be professionally installed, whereas anyone can easily install SmartBurner™. They both provide similar features and benefits to help prevent stovetop fires. But because of the way Safe-T-element® is installed, residents cannot easily remove them.

I have a building already protected. Will I get a discount?

Yes, but you will need to enter your details online at www.hscorp.ca/smartsafety and tick the checkbox on the application.

I have a building with 30% of stoves protected. Will I get the discount?

No, not until all stoves in the building location are protected.

Do I have to use the ONPHA program to purchase Safe-T-element® and SmartBurner™?

We recognize that some providers may have procurement processes that could prevent them from using ONPHA. Providers who purchase the product must simply fill out HSC's online form at www.hscorp.ca/smartsafety.

Will I get the discount every year from here on in?

Yes, as long as our underwriters are willing to provide it. Please be advised that alternate brokers are not obliged to provide this discount.

Does it matter if we purchase Safe-T-element® or SmartBurner™?

You will get the insurance discount for whichever product you choose.



safe T element®
helps prevent cooking fires before they start

“ We were very pleased with the installation of SmartBurner™ on OCH stoves. The company was a delight to work with and the installations were on schedule. Furthermore, the OCH tenants in our seniors community were appreciative of the safety aspects of the burner elements, as well as the fact that they are easy to maintain.”
– Stéphane Giguère, CEO,
Ottawa Community Housing



**FURTHER QUESTIONS? CONTACT HSC INSURANCE & RISK MANAGEMENT AT
INSURANCE@HSCORP.CA**

