

Heading *South* for the Winter?



Live *your* dream.

We have compiled a checklist of some items to put your mind at ease so you can make the most of your time away.

CANADIAN HOME

- Stop newspaper and flyers.
- Call service providers (Oil, Cable, Internet) and let them know you will be away.
- Arrange snow plowing and entrance walk shoveling.
- Check your home insurance policy to see how extended absences may affect coverage. Determine if the insurer requires regular walk-throughs during your absence.
- Ask a neighbor to lookout for your home while you are away (look for suspicious activity, call repair person if necessary, collect your mail, etc.)
- Turn the thermostat down to 10-12 degrees celsius.
- Turn off the water supply at the main valve.
- Turn the water heater off or to the "pilot" or "vacation" setting.
- Unplug unnecessary electronics.

AWAY

- If you are renting, determine if the vacation homeowner requires rent to be paid in US or CDN funds.
- Call your Canadian Cell phone provider and add on a travel plan or have your Canadian cell phone unlocked and purchase a SIM card in the country you are travelling with a pay-as-you-go plan.

BANKING

- Do not rely on one form of payment. Bring cash, a debit card and credit card with you.
- Set up online banking.
- Call credit card companies and let them know you will be travelling out of country so your service is not interrupted.

CHECK EXPIRY DATES

- Passports and other travel documents
- Driver's licenses
- Credit cards
- Membership cards

MEDICAL INSURANCE

- Confirm with your provider before you leave what your coverage is. Do not assume your plan will cover you regardless of what happens or for the entire length of your stay.



THE SMITH TEAM

102-222 Waterfront Drive

Bedford, NS, B4A 0H3

Tel: 902-454-2479

Fax: 902-832-2458

Email: info@thesmithteam.ca

Web: www.thesmithteam.ca

THE
Smith
TEAM

 **Investment
Planning Counsel**[®]
IPC INVESTMENT CORPORATION