

CONSUMER INFORMATION

Don't chuck that old thermostat! (396 words + 1 photo)

(NC)—More and more Canadians are replacing their old thermostats with new programmable ones that will enhance the comfort of their home while saving energy and money. It's also good for the environment. But what should you do with your old thermostat? Tossing it into the trash is not the answer because it may contain mercury. Did you know that it only takes one gram of mercury to contaminate an eight-hectare lake to the point where the fish are inedible for a full year? Now consider that older thermostats can contain between 2.5 and 10 grams of mercury each. If you dispose of your old thermostat with regular household waste, that mercury will end up in landfills or incinerators, at which point it can penetrate into our groundwater and lakes.

Mercury is a potent neurotoxin that is detrimental to human and ecosystem health, particularly for fetuses and children. Exposure to mercury can lead to developmental delays, slurred speech, memory loss, difficulty walking, blindness, paralysis, heart disease, kidney failure, liver damage, and even death at extreme concentrations.

Thankfully, there is an alternative to tossing your old thermostat out with the trash. *Switch the 'Stat* is a program for disposing of old thermostats responsibly and ensuring that the mercury is collected and properly managed. Run by the Heating, Refrigeration and Air Conditioning Institute of Canada (HRAI) on behalf of thermostat manufacturers, *Switch the 'Stat* connects you with one of more than 1,100 participating contractors who will replace your

old thermostat with a new energy-efficient programmable model while safely disposing of the old one and its mercury-containing switches. The program is currently operating throughout Ontario and will be coming to British Columbia in the Spring of 2010 and to the rest of Canada soon after.

To make the switch even easier, many utilities across Canada offer cash rebates for the replacement of older, non-electronic thermostats with new programmable thermostats. Programmable thermostats save you energy and money while enhancing the comfort of your home. They are good for the environment. *Switch the 'Stat* gives you the extra comfort of knowing that your old mercury thermostat will not end up harming the environment.

Since it began in April 2006, the program has collected more than 35,600 mercury-containing thermostat switches, effectively diverting more than 89 kilograms of mercury from the environment.

More information and a list of participating contractors can be found online at www.switchthestat.ca.



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Choosing a reputable HVAC contractor (427 words)

(NC)—The purchase or repair of a furnace, boiler, central air conditioner or ventilation system is a major investment in your home and, because of the direct impact on your daily comfort, this type of upgrade or maintenance deserves careful consideration, research and expertise. More often than not, homeowners do not distinguish one contractor from another on anything but price. However, if you want to maximize your own comfort, safety and peace of mind while at the same time controlling your long-term operating costs, the lowest up-front price is not always the best value. Be sure to deal only with qualified, professional contractors.

So how can you be sure a contractor is reputable and qualified?

There are some obvious red flags to look for when shopping for a contractor. Reputable contractors, for example

- will not quote prices over the phone without first assessing your job on-site;
- will not request large cash advances prior to the delivery of any equipment or materials;
- will readily provide a full business address as well as a telephone number where the company can be reached;
- will be happy to offer the names and addresses of customers they have done work for in your area.

Your own due diligence is important to locating a reputable contractor. Prior to calling for a quote, research the contractors in your area by

- using the contractor locator on www.hrai.ca for a listing of local HRAI Member Company contractors (or call HRAI's call centre at 1-877-467-4724);
- visiting each contractor's website for a review of their services and the equipment they offer;
- making sure the contractors you deal with are properly licensed and insured to do the work that they do;
- contacting the Better Business Bureau, which maintains records of consumer complaints about its members;
- speaking with the contractor's previous clients.

The Heating, Refrigeration and Air Conditioning Institute of Canada (HRAI) requires its contractor members to carry relevant trade, fuel safety and applicable licenses as well as worker's compensation and liability insurance. You may be surprised to learn that many contractors simply do not bother with licensing or insurance. They may pass on their lower costs to you up front, but you may end up paying much more over time, not only financially, but also in terms of your family's comfort, health, safety and peace of mind.

A contractor's membership in HRAI does not guarantee a quality installation or service, but it will provide you with some assurance that they are properly qualified and insured to do the job right.

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Homeowner Tips:

Programs reduce greenhouse gases and cut costs (416 words + 2 photos)

(NC)—With the rising cost of natural gas, oil and electricity, buying a high-efficiency furnace, central air conditioner or heat pump is an economically and environmentally-responsible decision to make. The HVAC EnerGuide® and ENERGY STAR® programs help homeowners make energy-wise purchase decisions. The goal of these programs is to reduce Canada's energy consumption and therefore reduce greenhouse gas emissions.

Before purchasing a new furnace, central air conditioner or heat pump, you should consider the benefits of energy efficient equipment. A somewhat higher upfront investment can provide significant savings over time.

Be informed – look for the EnerGuide or ENERGY STAR labels!

The EnerGuide rating system provides you with a standardized method for comparing the energy efficiency of different models and brands of heating and air conditioning products available for sale in Canada. The EnerGuide rating label that can be found in manufacturers' product literature identifies the efficiency range of gas, propane and oil furnaces, central and ductless air conditioning systems and air-to-air heat pumps.

The energy efficiency of central air conditioners and heat pumps is measured by SEER (seasonal energy efficiency ratio). The higher the rating, the more efficient the model. Gas and oil-fired furnace energy-efficiency is measured by AFUE (annual fuel utilization efficiency). Again, the higher the AFUE number, the more efficient the model.

The ENERGY STAR program aids consumers in identifying energy efficient products on the market. The ENERGY STAR symbol will only appear on the product literature or on the product itself that meets

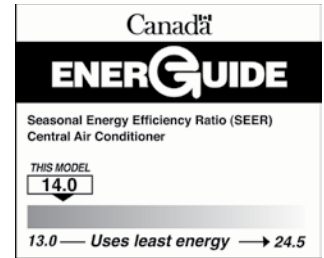
the program's efficiency criteria. Central air conditioning systems and air-to-air heat pumps are required to have a SEER rating of 14.5 or higher to be ENERGY STAR qualified.

Simply put, more efficient equipment uses less energy. Savings from lower energy use will accumulate over the lifetime of the equipment. The actual amount of energy savings will depend on location (the climate and the cost of fuel or electricity in a particular region), the efficiency of the equipment chosen and the house design.

Your heating and cooling contractor can demonstrate how the EnerGuide energy-efficiency rating system and the ENERGY STAR program can help you choose the correct furnace, air conditioner or heat pump for your home, as well as to calculate your approximate payback period.

More information is available online at: oee.nrcan.gc.ca, or toll-free at 1-800-387-2000.

To obtain a list of qualified HVAC contractors in your area, as well as consumer tips on how to choose a heating and air conditioning contractor go to www.hrai.ca or call, toll-free, 1-877-467-4724.



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Europe bound: Travel Insurance has you covered (258 words)

(NC)—According to a 2009 Travelweek survey, 31 per cent of Canadians plan to visit Europe this year. While many will devote countless hours selecting the right hotels and tours, some may not be as careful when choosing the right travel insurance, which can be an expensive oversight.

"Language barriers, payment of medical bills and the quality of medical care in some foreign countries are just a few of the issues that should be addressed before leaving Canada," said Tim Bzowey, vice president, Travel, Home and Auto, RBC Insurance.

Consider the case of a 62-year old RBC Insurance client who suffered a stroke while visiting Greece with his wife. After contacting the insurer, a bilingual agent was provided to speak with hospital staff and a nurse was sent to Greece to assess his condition. It was then determined that he should be airlifted to the UK for further treatment.

His wife was relieved that he was transferred to the UK, as she had difficulty communicating with the Greek hospital staff. The value of the claim totalled \$139,011 and was paid for up-front by RBC Insurance.

Think you are covered?

Review travel insurance coverage before every trip (278 words)

(NC)—No one ever plans to get sick or have an accident while on vacation, but the unexpected does happen. Medical emergencies – both within Canada and abroad - can be very costly, particularly for travellers who are not fully covered.

"Many travellers believe they have adequate travel insurance through credit cards or employer plans, but don't realize the limitations of their coverage," said Tim Bzowey, vice president, Travel, Home and Auto, RBC Insurance. "They should be aware of the type and amount of coverage they have and purchase supplemental travel insurance to fill in any gaps."

Credit cards often provide coverage for a limited number of days or limit the amount you can claim while employment benefits may not cover all medical emergencies and have limited travel benefits. Also keep in mind that government health insurance plans often pay only a portion of medical costs.

Before you travel, find out if your insurance policy offers:

- 24 hour multilingual emergency assistance
- Access to a network of health providers, including top tier hospitals, doctors and nurses
- Coordination of up-front payment of covered medical services, where possible
- Communication with the attending physician to ensure treatment is appropriate and medically necessary

Next time you're making travel arrangements, ask for RBC Insurance travel insurance, visit rbcinsurance.com or call 1-800-387-4357.

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Here are a few questions to ask yourself when reviewing your travel insurance coverage:

- Does the plan have a deductible? If so, make sure you're aware of this clause and are comfortable with the amount you may need to pay.
- Will the company pay your expenses up front? Reimbursement isn't much help if you need expensive surgery and don't have the cash or a credit card on hand.
- What does the policy cover? Does the policy cover the cost of being flown home by air ambulance with a private nurse?
- Does the policy have an emergency phone line you can call from anywhere in the world? If so, are the representatives multilingual?

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