



**Location**

**Barrie golf & country Club**

**Thursday, April 7, 2016
Registration: 1:30
Trial 2:00 – 5:00 –**

**Dinner to follow**

**OIAA Members FREE (but you must register)**

**Non Members Cost $40.00**

**space is limited – register early**

**for more information and to Register click on Link below**

[Mock Trial - OIAA Georgian Bay](http://www.oiaagb.com/?post_type=event&p=1857&preview=true)

PAYMENT AT THE DOOR CASH OR CHEQUE

RIBO CREDITS WILL BE GIVEN

# **MOCK TRIAL 2016**

**HOMEOWNER VS TENANT
Homeowner purchases home with existing tenant.
Advises broker that tenant moving out at end of month.
Deal closes. Home is insured.
Tenant does not move out, rather girlfriend moves in
– she is a hoarder and mayhem ensues!
Homeowner puts in new fridge with water line
that ruptures causing structural damage, mould, and respiratory ailments to the tenants…
and the resulting trial……**

Who’s on the hotseat?
- Did Broker follow up to ensure tenant left…
- Did Homeowner fail to notify broker of change…..
- Did U/W fail to follow up…
- Did Adjuster properly explain the non-waiver…
- Did the tenant contribute to the loss…
- What’s covered – What’s not…

**FIND OUT ALL THIS AND MORE AT
THE COUNTRY CLUB COURT HOUSE**

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 AT ISSUE

* Material change in risk – use of non-waiver

**Register o;n** line **at**

### GEORGIAN bAY CHAPTER & carroll Heyd Chown present