

'Wholesalers need comprehensive insurance,' warns fire-ravaged Kitchener, Ont., jobber

Wilfred Heimpel, president and general manager, Heimpel Automotive Ltd., Kitchener, Ont., has this advice for fellow jobbers: be sure your agent gives you full insurance coverage against fire. In addition, have a thorough knowledge about what you get in return for your premiums as well as how long you have to wait for compensation. Be sure that you have business interruption insurance!

By Dick Nolan

Any jobber who drove along King Street East in Kitchener, Ontario, last May probably got a jolt when he saw the fire-scorched, boarded-up main entrance of Heimpel Automotive Ltd. The gutted premises stood in stark contrast to a neat and tidy, nearby Ponderosa Steak House.

Any jobber who drove into the Ponderosa parking lot (Heimpel's was blocked off on the King Street side) and walked the short distance to the jobber's store, got an object lesson on the importance of fully insuring his business against fire.

For one thing, as *Jobber News* learned, the still-functioning jobber operation was hard to find. Visitors had to walk to a side entrance, push open a door, and walk into a murky interior. The smell of charred wood was still strong. When your eyes adjusted to the half light, you glimpsed a few men in over-alls working in the undamaged machine shop. Just beyond this work area, there was a caved-in roof and a jumble of rubble.

JN found Wilfred Heimpel in an improvised office, talking to someone on the phone. When he emerged, he said little. There was no need to. The grief and sadness etched into his face said it all.

"I'll show you the damage," Heimpel said, leading the way toward the pile of rubble. The jobber and *JN* treaded carefully over pools of water and grease, clambered over clumps of scorched wood and paused to look at the sky in what had once been Heimpel's stock room.

"Damn!" There was nothing else one could say.

"The fire occurred at 3 a.m. on April 15," Heimpel said matter-of-factly.

"It destroyed our kiln room, all

of our stock, the safe containing our accounts receivables and ledgers, the upstairs office, and all our catalogues. Unless you were able to prove the placement value of your insurance, everything is estimated."

Heimpel's son Wayne joined him, staring somberly at the wreckage. "The damage was in excess of \$200,000," he said.

"It's closer to \$300,000," Heimpel corrected, adding that the company is now in the process of re-stocking. The machine shop, he said, is now at about 80 per cent of capacity. "It should be operating at full capacity in about two months," he added.

"Every business man should ask his insurance agent, 'what am I insured for?'" the elder Heimpel said. "It makes sense to put a replacement clause in an insurance policy. It's also necessary to ask the agent what the policy covers."

The sight of the damage was

simply too much to bear. The Heimpels and *JN* walked back to the machine shop. Wilfred Heimpel said he has been in business 27 years. He had 17 employees prior to the fire, which was caused, he said, by a suspended gas unit. Every member of the staff is currently working.

"We were back in operation 10 days after the fire," Heimpel said. "Fortunately nobody was hurt. The fire occurred in the early morning hours."

The elder Heimpel excused himself to supervise work underway in the shop. He returned in a few moments.

"When something like this happens," he said, "the insurance clause is all important. How many people in business have safes big enough to enclose accounts receivables and ledgers? Every insurance company asks to verify inventory. How can you verify what you carried in stock if all your records have been



Both Heimpels survey the charred front entrance of their building. Fire occurred in the early morning hours of April 15. Unless everything is clearly spelled out, and fully understood, in an insurance policy, compensation for damages can be time consuming and frustrating, Heimpel said.

burned? There's another thing a jobber has to ask himself after a fire: Is your equipment insured at replacement value or cost?

"Wherever possible, a man should have business interruption insurance in order to get mobile quickly. Without it, they (the insurance companies) just take their time."

Is it better to deal with a private agent or the insurance company, he is asked.

"A private agent," Heimpel said. "You get better results when you deal with them instead of the insurance company direct."

Heimpel readily agreed when asked permission for a photo to be taken of the outside of the

building. He and his son led the way to the door.

"We're going to rebuild," he said, outside in the sunlight. "As soon as we get a building permit from the city, we'll get things rolling. It's kind of depressing to see it all go up in smoke."

"We were lucky. We were able to get a building next door for our stock. Our machine shop is operational. Two thirds of the building was demolished and that's what we've got to rebuild."

"I want to build up the rear and have a parking lot in front. We're going to improve our stock room and our stocking procedures."

The Heimpels pose for a

picture in front of the charred former entrance. The balmy spring breeze seemed to have perked up their spirits. They laughed and cracked a few jokes.

"We'd be in worse shape than we are if it wasn't for the grace of other jobbers and our customers," the elder Heimpel remarked. "The manufacturers helped also. Our fellow Bestbuy members from Kitchener and Waterloo pitched in."

"Some of our customers were here within a few hours after news of the fire broke. Because of this loyalty and help, I had the feeling that I just had to get back in business. Every jobber wonders what kind of a relationship he has built with his customers. I guess when something like this happens, he finds out."

Handshakes were exchanged and a sincere "good luck" was offered.

Both Heimpels grin and walk back to their improvised entrance. They both have the look of men determined to carry on business as usual.



Surrounded by the wreckage of their stock room, Wayne (left) and Wilfred Heimpel look unhappy. But as the old saying goes, 'old soldiers (and jobbers) never die . . .' Both men are determined to carry on.



Overseeing a job in the machine shop, Wilfred Heimpel (center) gets on with the job of revitalizing his long-established business. The Kitchener jobber was grateful for the help he received from customers, fellow jobbers, and manufacturers.