

The Excalibur Report



January 2015
EDITION

We're pleased to announce the launch of our new online Mobile Dashboard.

Now you can have fingertip access to your insurance policies, file an insurance claim and update your insurance coverage – 24 hours a day, 365 days a year.

When required, you'll be able to pull up your liability cards on the spot on your mobile device - without having to rip apart the glove compartment to find your proof of insurance.

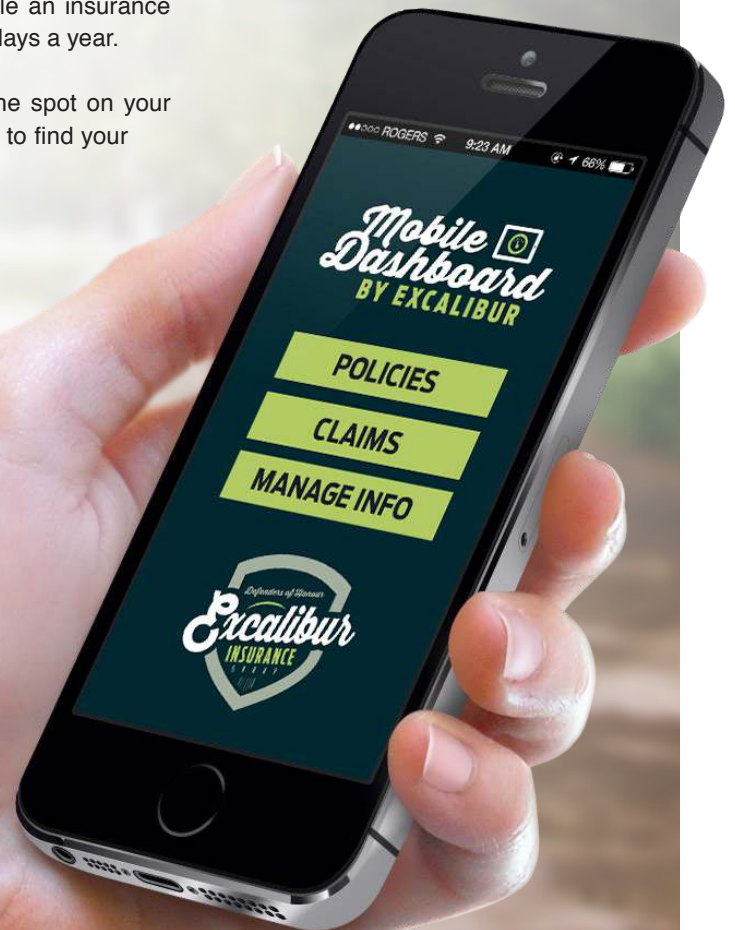
At your convenience, you can view your policies online and request changes, as well as check on your claim status.

"We're happy to give time back to our customers," says Excalibur President & CEO, Jeff Roy. "This is a secure site where you can access all of your insurance information, on your time, at your convenience."

It takes less than five minutes to set up your Mobile Dashboard. Give our office a call at

1 (800) 361-1072

or send us an email info@eigroup.ca and we'll take care of the administration for you.



24/7 Mobile Dashboard BY EXCALIBUR
MAKING TIME WORK FASTER



January Home Maintenance Checklist



Frozen Pipes

Frozen pipes not only disrupt daily life, they can also be expensive to repair. Pipes in your home can burst when water remaining in the pipe expands as it freezes. Combine expanding water and extreme pressure, and pipes simply do not have the strength to hold in the liquid.

Take the following precautions to prevent frozen pipes in your home:

- Insulate pipes in unheated interior areas such as crawl spaces and attics.
- Wrap pipes in colder areas of the home with heat tape or thermostat-controlled heat cables.
- Open cabinet doors to expose pipes under the sink to warm air.
- Seal any leaks with caulking or insulation
- Disconnect outdoor water piping such as hoses and taps. Make sure these hook-ups are shut off completely using a valve and allow the excess water to drain out of the pipes.
- Trickle some water out of your taps periodically to keep water moving within the pipes, this actually helps to prevent blockage.
- If you are going on vacation during these frigid months do not set your thermostat lower than 13° C while you are away. It's also a good idea to ask someone to periodically check the temperature in your home while you are gone.

Create A Home Inventory

Document your valuables in case of a serious insurance loss, like a fire or flooding. Grab your cell phone or camera and make a short video of each room in your home, focusing on big-ticket items. In most cases, it's difficult for our clients to remember every little possession they lost after the shock of a large claim. You'll be glad you took the time to make those videos especially if you never use them.

Clean Out Your Dryer Vent

A large number of home fires begin in the clothes dryer. Lint from your clothes builds up in the vent and hose of the dryer, which can spark a fire. Unhook the hose and remove the vent to do a thorough vacuuming of the area. You should continue to do this on a regular basis to prevent a dangerous build up of lint.

Locate Your Tax Documents

It won't be long before you're filing your 2014 taxes. It's always easier (and much less stressful) to start gathering up all of your documents well in advance of the submission date.

Organize Your Warranties

Now is a good time to pull together your warranties, product documents, and receipts. Get yourself a small tote for the ones you need to keep. Many owners manuals can now be found online and these digital copies will save you valuable drawer storage. Another option; consider scanning and keeping digital files of your receipts and warranties for easy storage and retrieval.

Check Your Circuit Breakers

The last time you looked in your breaker box was probably when the power went out. Before the February deep freeze, take the time to open up that grey box and make sure the labels are correct and readable. Remember to stash a spare flashlight and working batteries somewhere in your home in case of a power outage.

Review Your Insurance Coverage

Feel free to give us a call to review all of your insurance policies in detail to ensure you have the coverage you need.



Winter Tires Save Lives & Save Money

Research conducted by the Government of Quebec found that there has been a five per cent reduction in injuries from winter accidents due to the rise in winter tire use. They have also found that winter tires prevent about 575 deaths in Quebec every winter.

The difference between summer tires and winter tires comes down to the rubber compound in both types. In winter tires, the rubber preserves its elasticity in freezing temperatures, allowing the vehicle to maintain its traction when turning a corner or braking.

Unfortunately, many drivers avoid the bi-annual tire changeover to save money. What they fail to realize is that having winter tires prolongs the life of a vehicle's summer tires, meaning that a bi-annual tire change will actually save them money over time.

Be safe this winter and save yourself some money by trading in your summer tires.

What's Ahead for You in 2015?

What does the New Year hold in store for you? Don't sit back and wait to see - make it happen!

Instead of making resolutions that will quickly fade, try setting goals for yourself. With a new attitude, here are some tips that should increase the probability of your success in 2015.

Set specific, measurable goals. A vague goal is easily broken. Detailed goals help you focus, making it easier to determine an end point and to meet benchmarks along the way.

Choose goals that are meaningful to you, not to somebody else. If you're doing it for yourself, rather than to please others, you'll have much more motivation to succeed.

Don't do what you've always done. Try something new, especially if what you've been doing hasn't worked in the past.

Use "pull" motivation to identify something you want to achieve so that the goal is pulling you toward it versus "push" motivation where you are pushed toward achieving your goal but obstacles may block your path and willpower is the driving force.

Most importantly, if you mess up, do not give up. There is a world of difference between experiencing a setback and stopping. So stick with it!





Baby It's Cold Outside

This winter you may notice scarves, mitts and hats placed around light poles and fire hydrants, or tied to parking meters and park benches. Upon closer inspection, you might be surprised to find that they haven't been left behind - they were put there intentionally for someone who may need it. The kindness of strangers always warms our hearts.

In early December, a teenage soccer team in Spokane, Washington, made about 300 scarves for the homeless and draped them over the iconic Bloomsday runner statues in Riverfront Park with notes that read: "I'm not lost. If you are cold, I'm yours. I was made for you to take."

Chase the Chill in Edmonton, is a group of knitters inspired to yarn-bomb their community "with a cause." According to Metro Edmonton, the group put out 250 scarves on the streets for anyone who wanted them.

"It gets right to the people who want it," said Wendy Grahl, the group's founder. "If you're homeless and it's 30 below a scarf is going to be welcome."

The original Chase the Chill launched in Easton, Pennsylvania, in 2010.



Encouraging Kindness Around The World

A new random act of kindness trend called **#FeedTheDeed** grabbed our attention because it's featured some new, fun ways to be good to one another.

Josh Stern, a 22-year-old medical student from Ottawa, Ontario, started the trend when he saw a video of a man from South Africa refusing to take part in an online drinking game and instead turning it into a random acts of kindness game.

"I thought it was amazing how one guy could take something so negative and change it into something so positive," Stern told The Huffington Post.

Stern started by buying sandwiches and then delivering them to several homeless people on the street. He went home and posted his video on Facebook with the hashtag **#FeedtheDeed** and nominated three friends to perform their own random acts of kindness. Within five

minutes his friend, Russell Citron, called him. Citron, from Toronto, is the founder and president of Kindness Counts, an initiative that inspires kindness around the world. The two decided to work together.

Stern told HuffPost that in only a month, more than 10,000 videos and photographs from more than 30 countries have been uploaded of people joining the **#FeedTheDeed** movement.



Teens prove age doesn't matter when doing good deeds

For years, 17-year-old Jonathan Bloch has been the Drowned Hogs' top fund-raiser for Wellspring, bringing in thousands of dollars to the non-profit social service agency in its annual dash-into-the-frigid-ocean-for-cash event — and he's still not old enough to vote, buy alcohol, or rent a car.

For his part, Bloch has been named a Hull Hero for work in making a difference in his community (Hull, Massachusetts) and beyond. He started raising money for Wellspring when he was 10; he raised about \$700 that first year and is now up to about \$25,000. He has also collected soccer balls to send to children in Iraq and Afghanistan, part of a Connecticut-based effort.

Between school and sports — he plays lacrosse and wrestles — and activities like debate, model United Nations, and the school newspaper, Bloch said he spends about an hour a day writing e-mails for his volunteer work.

“Basically I write to everyone I know to find someone to sponsor me,” he said. “And then I spend a lot of time writing thank-you notes.”

Bloch is one of many young volunteers who are dedicating time and energy to community service.

In Weymouth, Ma, 16-year-old Matthew Bryer devotes hours each week on Safe Soldier, which sends care packages to military men and women in Afghanistan and Iraq. He started the organization

when he was in sixth grade and his older brother was serving in the Army in Iraq.

“He said toiletries were pretty hard to come by, and that's been our main goal — toothpaste, deodorant, body wash, hand sanitizer,” Bryer said. He estimates he's sent more than 150 boxes overseas, filled with close to 10,000 items — and his family's front hall is filled with more waiting to be shipped.

“At first it was to help my brother, but then I saw the difference it was making when I got letters and thank-you notes. It was a good feeling to know you were making a difference,” he said.

Win 4 FREE Tickets

Rock Toronto Lacrosse
VS.
Edmonton Rush

Saturday March 21, 2015

Where: Air Canada Centre, Toronto, ON
When: Saturday March 21, 2015
Time: 7:30 PM

Section: 120
Row: 5
Seats: 13-16



To Enter Follow these Steps:

1. Like our Facebook page if you're not already a member.
2. Like the Facebook post.
3. Share the Facebook post.
4. If you don't have Facebook send an e-mail to carmstrong@eigroup.ca to enter this contest.

 /ExcaliburInsurance



Hidden Risk: Business Interruption Costs Associated with a Data Breach

Last fall, Sony Pictures Entertainment experienced a major data breach that forced the company to shut down entirely for almost two days. A few days later, a number of Sony’s movies that were not yet released were distributed by the hackers across the Internet, allowing millions of people to view them. Employees’ personal information was also leaked.

In light of the growing number of high-profile data breaches that have occurred in the last year, more and more companies are purchasing cyber liability insurance and creating plans for their responses to data breaches. While this is a step in the right direction, the Sony example highlights an exposure that many business owners have not yet considered.

Most standard commercial insurance policies do not cover business interruption time that occurs as a result of cyber-related circumstances or a technology failure. This means that any losses a company experiences during the time spent trying to get the company back on track would not be covered. In Sony’s case, employees were unable to work during the two days the system was shut down, and potential sales were lost during that time. However, payroll and other expenses that the company was expected to provide were still taken out. Without any output and subsequent profit, employee paycheques and other bills can add up quickly during a business interruption—especially if it lasts for a month or longer.

Just So You Know...

The professionals at Excalibur Insurance Group can help you customize your policy in order to best reflect your coverage needs.

Additionally, Excalibur Insurance Group has access to business continuity planning materials, which can help mitigate the uninsurable risks associated with a business interruption. For more information, contact your Excalibur Insurance Group representative today.

Call Today:

1 (800) 361-1072

12 Days of Christmas Gift Giveaway **Winners!**



Day 1

Kelly Deboer won a \$50 Gift Card to Black Dog Village Pub & Bistro and then donated one to ‘Room To Grow’.

Day 2

Debra Laporte won a \$50 Gift Card for Cornerstone Spa then Debra gave one to Shelley Geoffrey – telling her, “you are the most deserving person to receive this treat!”

Day 3

Cathy Hill won a \$50 Gift Card for Metzger Meats and then Cathy gave one to Trisha & Adam Robinson – telling them, “you are such an awesome host Mom, thanks for all you do.”

Day 4

Pat Bell won a \$50 Gift Card for Marita’s Fashion Boutique and then Pat gave one to Linda Meade – telling her, “you are so special to me, always there when I need someone to talk to.”

Day 5

Mike Dixon won a \$50 Gift Card for The Stickhandler and then Mike gave one to Randy Marriage.

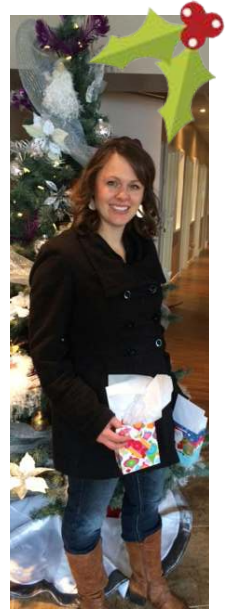
Day 6

Lauren Somers won a \$50 Gift Card for Jillian’s Home Décor and then Lauren gave one to Jeanette Connolly, telling her, “I can’t think of anyone else who deserves this more than you!”

Shout OUTS!



Congratulations to the U19 Mitchell Stingers Ringette Team for earning the silver medal at the Cambridge Ringette Tournament January 2-4.



For 12 days leading up to Christmas, winners from our Facebook page got two prizes... one to keep and one to give away to someone to whom they wanted to express their gratitude. Thanks to everyone who participated in this promotion, we truly enjoyed hearing your stories about the people with whom you would share your prizes.

Day 7

Karen Wynja won a \$50 Gift Card for Per-fect Designs Flowers and then Karen gave one to Connie Bromley.

Day 9

Cheryl Hesselwood won a \$50 Gift Card for Designers Clothing Store Exeter & Bayfield and then Cheryl gave one to Teresa Jantzi.

Day 11

Brenda Tyndall won a \$50 Gift Card for President's Choice and then Brenda gave one to Sherri Cantelon.

Day 8

Brenda McDonald won a \$50 Gift Card for Family & Company and then gave one to Bev Blair.

Day 10

Therese Hartman won a \$50 Gift Card for The Backyard Flower Shop and then Therese gave one to Melissa Hall.

Day 12

MaryLou O'Brien won a \$100 Gift Card for Canadian Tire and then Mary gave one to a stranger on the street!





Worry-FREE TRAVEL INSURANCE FROM and TO Canada



Group Medical Services is a trusted Excalibur partner specializing in Health & Travel insurance. With DIRECT LINKS to their website, Excalibur clients now have even more options for emergency medical coverage and the opportunity to generate quotes for individual travel needs.

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Visitors to Canada, and those who are making it their new home will find GMS insurance packages both convenient and customizable with options for 365 days of uninterrupted, hassle-free coverage. You choose your deductible, your coverage and the length of time you're covered.



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VACATIONERS & TRAVELLERS

Travel at ease with customized medical, trip and baggage coverage. Bundle your own insurance package from emergency medical to trip interruption for single trip and even annual travel options.



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The
Excalibur
Report

**Published
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MORE NEWS! BETTER STORIES!

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fourteen

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