

# The Excalibur Report



As I write this column I know many of you are tired of the day after day bitter cold winds and freezing cold temperatures. February 2015 was the coldest February on record in South Western Ontario. This February also is the first time since 1978 the thermometer did not rise above 0 degree Celsius. 2014 was such a brutal cold year where we experienced on record an average temperature of 8.2 degrees Celsius between January and December. If the Leafs did make playoffs this year I would officially believe that hell has frozen over.

In January all the Excalibur offices attended our Christmas party at the

Seaforth Curling Club. After six ends of curling the team celebrated with a great meal and a few post curling socials. Over the last two months Excalibur has been busy rolling out our 24/7 Mobile Dashboard (1). Excalibur's online Mobile Dashboard gives you fingertip-ability to access your insurance policies, start filing claims and update your insurance coverage **24 hours a day, 365 days a year**. It also allows you to generate liability cards on the spot, without ripping apart the glove compartment when you're required to show proof of insurance. Visit our website [www.eigroup.ca](http://www.eigroup.ca) or call one of our offices to get connected.

A few of the teams Excalibur has sponsored this winter have had fantastic seasons. The Doig Seaforth Curling team won the Gore Mutual all Ontario Boys Championships (2). The Clinton BCH Bantam Rep Hockey team is currently in semi-finals for the all Ontario Championship vs Tavistock.

In the fall the Excalibur Insurance

Group supported the Goderich Lions Club's Camp Klahanie under the broker category section of the Aviva Insurance Community Fund (3). We are pleased to announce that the Camp won \$45,000 to put towards the building of four ten person bunk houses. Excalibur was the top voting brokerage and we won \$500 to donate towards the "Huron Perth Children's Aid Society - Kids to Camp Program". We want to thank the Excalibur Insurance Group social media community for helping to vote and make this project a huge success.

Before I go CHECK OUT page 6 (4) and see how you can enter to win 2 gold tickets to a Toronto Maple Leafs game.

Remember we are doing the newsletter four times a year but will be keeping in touch more regularly through email. If you want to be on our emailing list contact your office today. We want to wish everyone a Happy St. Patrick's Day.

All the best,



Jeff Roy  
Chair of Excalibur Insurance Group



*Maggie Roy*



**IS BACK FOR ST. PATRICK'S DAY**

## I Just Want to Say a Quick Hello to Everyone

I thought it was appropriate that I would come back for St. Patrick's Day.

I have been enjoying the snow however my paws cannot handle this bitter cold weather we have had the past couple of weeks.

St. Patrick's Day is celebrated world wide with people dancing and singing in Irish pubs, drinking green beer, wearing green clothes and just generally having a good time. Every year in my household this day is always celebrated. Mom usually has decorations everywhere and they have people over for traditional Irish drinks and food. I quite enjoy when my parents have people over and there is a lot of food on the table. This means I will get anything that drops on the floor from the kids and I have numerous people to play with.

St. Patrick's Day is March 17th for anyone who doesn't know. Be sure to wear green and enjoy yourselves.



**Here is the recipe to my Granny's  
Irish Scones and a wee Irish Coffee  
to warm your insides...**

# Granny's Irish Scones



## Ingredients:

- ☘ 600g flour.
- ☘ 110g granulated sugar.
- ☘ 1 tablespoon baking powder.
- ☘ 100g dry raisins.
- ☘ 190g butter, cold cut up into cubes.
- ☘ 2 eggs.
- ☘ 250ml buttermilk.

## Directions:

- ☘ Preheat oven to 375°F.
- ☘ Line baking sheet with parchment paper.
- ☘ In a large bowl measure flour, sugar, baking powder.

- ☘ Add butter and work with your fingertips until mixture resembles small peas.
- ☘ Mix in dry fruit.
- ☘ In small bowl mix buttermilk and eggs add to dry mixture.
- ☘ Using your hands, form dough into large ball and place on floured surface.
- ☘ Knead lightly only few times until comes together.
- ☘ Roll out into 1 1/2 inch thickness.
- ☘ Cut into 3 inch rounds place on a prepared baking sheet.
- ☘ Brush with milk to glaze.
- ☘ Bake scones for 20-25 minutes.

# Irish Coffee

## Ingredients:

- ☘ 1/4 cup whipping cream.
- ☘ 1/4 cup Irish whiskey, divided.
- ☘ 1/4 cup sugar, divided.
- ☘ 4 cups strong coffee, divided.

## Directions:

- ☘ Place 1/4 cup whipping cream in a medium bowl. Beat with a mixer at high speed until stiff peaks form

- ☘ Heat 6 mugs by running under very hot water; dry with paper towels.
- ☘ Pour about 4 teaspoons of Irish whiskey into each glass. Add 2 teaspoons of sugar to each serving; add 2/3 cups of coffee, stirring until sugar dissolves.
- ☘ Top each serving with about 1 1/2 tablespoons of whipped cream (do not stir)



# Winter Weather Damage

## WHAT YOU NEED TO KNOW



Extreme weather can come on suddenly and without warning, increasing the chances that you will have costly damages to take care of once the storm passes.

According to the Insurance Bureau of Canada (IBC), claims hovered around \$3 billion in 2013—significantly up from the average cost of \$200 million a year in the 1980s. Global climate change and unpredictable weather patterns are mostly to blame for the rising costs, but the rise can also be attributed to unprepared homeowners.

Property insurance can vary greatly depending on the company, so it's important that you are prepared and covered before a storm hits, so that you won't be stuck with hefty damage bills. Also, ty from windows in order to minimize winter storm damage.

Speak to one of our agents at Excalibur Insurance Group to learn more about protecting yourself against Mother Nature and our winter weather!!

**IF YOU FIND YOURSELF STANDING IN THE MIDST OF WEATHER DAMAGES AFTER A STORM THIS WINTER, HERE ARE SOME THINGS YOU SHOULD KNOW BEFORE FILING A CLAIM WITH EXCALIBUR INSURANCE GROUP:**

- ❄️ If tree limbs — or the entire tree — fall on your home because of high winds, you are typically covered for the damage.
- ❄️ It's not common for insurance companies to cover the cost of clean-up, especially if the storm hasn't caused any structural damage.
- ❄️ Overland flood coverage is not offered in Canada. However, if your sewer backs up, that is covered.
- ❄️ Earthquake coverage is purchased separately from property insurance, but landslides are not included in that coverage.

## SPACE HEATER SAFETY: KNOW THE RISKS

When you can't escape the cold in your own home during the winter, you may turn to supplemental heating equipment such as a portable space heater for additional warmth. However, space heaters can be dangerous. According to the National Fire Protection Association, a third of home heating fires are caused by space heaters. Follow these do's and don'ts to use your space heater safely and reduce your fire risk.

- ❄️ Keep flammable items at least 1 metre away from space heaters (things like clothing, drapes, upholstered furniture and bedding).
- ❄️ Turn off space heaters when you leave the room or go to sleep.
- ❄️ Supervise children and pets around space heaters to prevent burns.
- ❄️ Purchase a space heater with a safety mark that signifies that the product was tested for potential safety hazards. Also look for units with automatic shut-off features and heating element guards.
- ❄️ Keep space heaters away from water.
- ❄️ Place space heaters on hard, level surfaces away from walking areas.
- ❄️ Use space heaters to warm bedding, thaw pipes or dry clothing. It is not intended for any of these uses.
- ❄️ Use a space heater that has frayed insulation, broken wires or signs of overheating. If you notice any of these problems, have the unit serviced immediately.
- ❄️ Plug in a space heater using an extension cord. If you must do so, make sure that the cord is the right gauge size and type for the heater.
- ❄️ Use a heater near a sink or in the bathroom.
- ❄️ Use a space heater for extended periods - such as overnight. Every year people lose their homes to fires started by dangerous use—don't let it happen to you.

# The *Top 10* Most Common Life Insurance Myths



## **1. I just simply don't see the need for life insurance.**

No one is immune to having to pay back his or her financial obligations after death. If you have a vehicle to pay off, or credit card or student loan debt that has accumulated, life insurance is a very beneficial option for you. If you die unexpectedly, no one waves a magic wand and makes those responsibilities disappear—you have to make the preparations to take care of them, or your family members will be stuck with the bills.

## **2. I'm young. Why would I start spending my money on life insurance now?**

Being young also usually means you're more active and probably putting yourself at risk more often than the older generation by travelling, clubbing, hiking, boating, driving longer distances and staying out later. Your body may be younger and less likely to break down on you, but your high-risk activities put you in the same boat as older, less healthy people.

## **3. I'm a stay-at-home parent. There isn't a need to replace my income, since there isn't an income to replace.**

If you're a stay-at-home parent and you pass away, your spouse may not be able to afford childcare for your kids. Or, if there is no partner in the picture, your relatives or friends might not be able to take care of your children in a way that allows them to attend the

same school, with the same parenting style you used, etc. Also, when the time comes for college, you will want your children to have the option of affording the education they desire.

Not having an income and staying at home means you are saving money you would be spending from a spouse's income (or from any other source of income) on childcare and even on tending to your home. When you're gone, those things still need to be covered, and life insurance can do that for you.

## **4. My kids are all adults and my house has been paid off, so what do I need life insurance for?**

Everyone has daily living expenses. Just because the home is paid off doesn't mean there aren't other financial obligations for which your spouse would be responsible, such as owning multiple cars, a boat, an RV or another large purchase you both made later on in your lives.

Also, consider this: If your spouse outlives you by 10, 20 or even 30 years, he or she might not be able to afford to stay in an assisted living centre when he or she can no longer take care of him- or herself. You need to ensure that your spouse continues living with the same financial security he or she has with you now. You don't want your spouse to fear having to take care of daily expenses with only half the income.

## **5. I'm a smoker. Insurance companies won't even consider me.**

Being a smoker doesn't mean you can't get coverage. Your premium will be a bit higher than the premium for someone who doesn't smoke, but it is more affordable than you may think.

## **6. Even if I quit smoking, I'll always be considered a smoker to insurance companies and be stuck paying a higher premium.**

Most insurance companies consider you a nonsmoker if you've stayed away from cigarettes for at least a year. Even if the first six months were an accident because your spouse hid your cigarette packs, you can most likely get your premium lowered after a year.

## **7. Life insurance seems too good to be true.**

It can seem that way, but it's not. Life insurance isn't like one of those free vacation spam emails—it's the real deal. As long as you keep paying the premium, you're covered, whether that is until your kids move out or until your home is paid off.

*Continued  
on pg. 6*



# The Top 10 Most Common Life Insurance Myths (cont.)



## 8. It is too much of a hassle to obtain life insurance.

Finding life insurance isn't as hard as you think. Getting a life insurance quote is quick and painless. All you need to do is provide basic information about yourself, including your height, weight, age and gender. Once you have a quote, you can choose the right coverage for you.

## 9. I get life insurance through my job. Why would I need more?

The life insurance you get through your job might not be adequate coverage.

You should compare your family's living expenses with your coverage to see if it's sufficient to cover all of your family's needs. You should be thinking about future responsibilities as well, like being able to pay for your children's education after you're gone. Also keep in mind, like all good things, your employer-paid coverage ends when the coverage limit is met—which is the maximum amount your employer will pay out upon your death. Most experts suggest obtaining coverage five to eight times your yearly salary. If you are only covered for half of that amount, what will your family do when their living expenses exceed that amount?

## 10. My mortgage lender provides me with coverage. Isn't that enough for me?

Your mortgage isn't the only expense your spouse or children will have to take care of if you pass away—there are cars, college education, food, medical expenses, funeral costs—the list goes on. Life insurance can cover those for you.

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# Shout OUTS!



A big congratulations to the Grand Prize winner, of our 2014 Referral contest, Allan Vos. Allan won a Samsung Big Screen LED TV purchased from Groves TV & Appliance and a Xbox One.



Congratulations to Jordan Ammorl for winning our Superbowl Sunday contest.



Congratulations to London Knights Tickets winner Marlene Murray.



Congratulations to London Knights Tickets winner Trish McNaughton.



Excalibur Insurance is a proud sponsor of Team Doig Curling in Seaforth.



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