

The Excalibur Club

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EDITION
BI-MONTHLY NEWSLETTER

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Happy **Canada** Day!

How fortunate we are to live in this incredible country filled with natural wonders, vibrant cities and close-knit communities. Our strength is in our diversity; our future is in our big-hearted and peace-loving spirit. So grab that bottle of maple syrup, raise your cup of Tim's, and say it loud and proud: **I am Canadian!**



U14AA Ringette Team

Excalibur Insurance was thrilled to sponsor the Mitchell Stingers U14AA Ringette Team in the **2016 Eastern Canadian Championships**, held this past April on Prince Edward Island. The girls played with skill, heart and spirit, placing Third over all. **Way to go, Team!**

Saddle up!

Excalibur Insurance is delighted to be sending two young horse-lovers to the REACH Huron Centre riding camp this summer. Congratulations to **Kyrah Haak** and **Ashlyn Edwards** who each submitted winning entries to our Riding Camp Contest. Well done, girls! Giddy-up!

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Left to right: Excalibur CEO Jeff Roy and Excalibur V.P. Una Roy show their support for a champion cause at Kentucky Derby Gala Hospital Fundraiser. Pictured with horsey guest of honour, 'Red' and handler, Erin Marshall

Hospital Gala a Galloping Success

The Clinton Public Hospital Foundation's Kentucky Derby themed Gala Dinner & Dance was, by all accounts, a "galloping success." The biannual fundraiser, which was held on June 11th, included both a live and silent auction, a band and a bourbon bar. In keeping with Derby décor, there were lots of red roses and green shrubbery on hand. Patrons arrived dressed in their Derby best and were treated to a complimentary Mint Julep.

There was even a Winner's Circle photo booth where guests could have their picture taken with a certain 'tal-land- handsome' four-legged guest of honour.

Meanwhile, the auctions stirred up excitement as guests placed their bids on a choice line-up of items including a Garmin Golf Watch, spa packages, art work, weekend retreats, Blue Jays tickets and much more. Once again the doctors contributed four Gift Baskets of their 'favourite things.' After the excitement of the auctions, guests enjoyed a delicious dinner and dance with live music provided by the M.G.'s and the Bronson Liners.

In the end, the Gala raised over \$100,000 for the Foundation, with proceeds going towards the renovations of the Surgical Services and enhanced equipment to support the Hospital Ambulatory program.

Excalibur Vice President of Operations, Una Roy is the Vice Chair and Fundraising Chair for the Foundation. "It was a truly fabulous evening," she says. "And we couldn't have done it without all our

wonderful volunteers, donors and sponsors. Thanks to everyone for their tremendous support and hard work. The community really came together to make this event a real success."



The Gala Decorating Committee, left to right: Mary Garon, Vicki Colquhoun, Una Roy, Irene Dykstra

Review before you Renew

Many of us are content to just let our insurance policies renew automatically. But that's not always the most prudent course of action. Policy and product changes can catch us unawares, and can result in unexpected coverage gaps and costly pay-outs. If your policy is up for renewal, take the opportunity to review it with your broker before you renew, to find out if your plan is still the best solution for your needs.

Cottage Coverage

Insuring Your Vacation Home



Ah, Summer! The season of barbeques, beaches, boats...and kicking back at the cottage with a cool beverage. Before heading out for the weekend, be sure to review your insurance coverage to make sure your summer retreat doesn't turn into a costly headache.

The Basics

Since your vacation home is not considered your primary residence, the type of coverage you require depends on how you plan to use your second home. Will you visit on weekends? Or will you live there, full time, for several months? Are you planning on renting it out when you aren't using it?

Types of coverage available for your vacation residence include:

- Third Party (Personal) Liability – protects you in the event that someone is injured on your property. Liability Coverage will also protect you if a fire starts in your vacation home and spreads to other near-by properties.
- Contents Coverage – protects belongings that are kept at the seasonal property year-round. Remember to keep an updated inventory of items kept at your vacation residence and ensure they are written into your policy.
- Replacement Value Coverage – 'Replacement Value' refers to the exact cost to replace your home, without deduction or depreciation. Check with your broker to make sure you have 'Replacement Value Coverage' as opposed to 'Actual Value Coverage' which only covers the current market value of the property; and is typically much less than the cost of rebuilding.

It is important to note that you can have your seasonal residence added to your primary home insurance policy instead of listing it on a second policy. Whether or not this is the best option for you will depend on how you use your vacation home and the type of coverage required.

Is your cottage covered IF...?

Many people believe that the coverage on their primary residence carries over to their vacation home or cottage, but this is not always the case. Here are some things that are NOT typically covered by your primary home policy, if they occur at a seasonal residence:

- Roof Damage and Collapse
- Sewer Back-up
- Outdoor Buildings and Structures (Sheds, decks, docks, etc.)
- Break and Enter
- Outdoor Furniture and Fixtures
- Renting Your Vacation Home

If any of these scenarios are a cause for concern, talk to your Excalibur broker about a customized coverage solution for your cottage or vacation home.

Q Trivia!

Which of these things was NOT invented in Canada?

- a. Peanut Butter
- b. Hockey Stick
- c. Telephone
- d. Egg Carton
- e. Pacemaker
- f. IMAX Theatre
- g. Basketball
- h. Electric oven

(Find the answer on pg 4)

AUTO INSURANCE CHANGED ON JUNE 1st

Did you **review** your auto policy with **your broker**?

www.eigroup.ca/excalibur-auto-reform/

We want to take YOU out to the ballgame!



We'll be giving away 4 tickets to see the Blue Jays play this September 9th in Toronto.

To enter email carmstrong@eigroup.ca by 12pm July 29th.

FOLLOW us on Facebook and Twitter and watch for the upcoming contest details!

Excalibur Protection

Home & Fire • Life • Farm Auto • Uber & Ridesharing Classic & Antique Vehicles Travel • Flood • Mortgage Business Liability Recreational Vehicles Boats & Watercraft ...and much more.

Q Trivia!

And the answer is:

If you said, peanut butter you would be...WRONG! ALL of the items listed on page 3 were invented in Canada. Pretty awesome, eh?

Refer a friend

Tell a friend about Excalibur Insurance Protection and receive a special THANK-YOU GIFT from us...and be entered for a CHANCE TO WIN AWESOME PRIZES.

Winning Smiles

We LOVE giving people a reason to smile! Congratulations to our recent contest winners!

Mother's Day Spa Package Winner



Krista Wraith Humphrey

Referral Rewards Prize Draw Winners

Congratulations to **Scott Reid** and **Andy Agars**. They each won \$100 in our Referral Rewards Prize Draw!



For each referral you receive a Tim's Card or a New Orleans Pizza.



Your name is entered in our monthly draw for a chance to win \$100.



Your name will be entered to win our quarterly prize - a Big Screen TV.