

THE EXCALIBUR CLUB

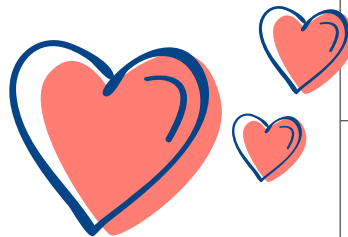
JUNE 2017 EDITION • BI-MONTHLY NEWSLETTER



You are being watched.

And these moments will leave a lasting impression - more than anything you will ever say.

Your actions, that is what they will follow.



Doug Scrimgeour Finds a Way to Help Firefighters in Mexico.

They say not all heroes wear capes, and after meeting Doug Scrimgeour we wholeheartedly agree.

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Did you know?

No insurance company will cover Jackie Chan's productions. He personally covers medical expenses for stuntmen injured while filming.

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Doug Scrimgeour Finds a Way to Help Firefighters in Mexico.



They say not all heroes wear capes, and after meeting Doug Scrimgeour we wholeheartedly agree.

Doug and his wife Diane spend half of the year living in Mexico, so this labour of love was close to his heart from the start. "There is much need (in Mexico), but they are always saying "How can we help you?" comments Scrimgeour. So while putting on a Rib Fest for the local firefighters, Doug asked 'how he could help them' – and the answer he got was surprising. He learned that they were fighting fires using mops and brooms, sometimes even wearing flip-flops while they battled the blazes.

After 30 years on the Blyth Fire Department, Scrimgeour was well aware of the fact that, "(fire) equipment in Canada is timed out and timed out very early. In Canada, all fire supplies have regulations in the form of expiry dates that indicate when they can no longer be used – but like

that loaf of bread in your pantry, many of these supplies are still perfectly fine even after they are expired. As a former volunteer firefighter himself, Doug decided that rather than see equipment that was still in working condition go to landfills, he would try to collect the unused equipment and get them into the hands of Mexico's first responders.

After contacting Firefighters Without Borders, and teaming up with a number of organizations across North America - including the Masonic Lodge, the Royal Canadian Legion, the American Legion, the Red Cross and the Rotary Club - he was able to deliver equipment, uniforms and gear from across Canada to firefighters and paramedics throughout Mexico.

To date, Doug and his team of volunteers and sponsors have sent four shipping containers worth approximately \$6,000,000 each. We started the Excalibur Community

Champion Awards to recognize people around us who go above and beyond and expect nothing in return and we believe Doug fits the definition to a 'T'.

Thanks for making the world a better place Doug!

If you want to support Doug and his team, donations can be dropped off at the Radford Gas Bar in Blyth.



*Watch
the
Video
Online!*



[www.youtube.com/
watch?v=gYcy6NkGE2Q&t=12s](http://www.youtube.com/watch?v=gYcy6NkGE2Q&t=12s)

Did you know?

In 2003, Pepsi ran a sweepstakes to win \$1 billion. They paid \$10 million for insurance against someone actually winning the prize.

Is Someone Asking to Borrow Your Car?

It was now or “friend-zoned” forever. Time to make his move. His palms are sweaty, knees weak, arms are heavy, he mustered up the nerve to ask - she smiled and softly said - **yes.**

Thoughts were swirling, cummerbunds and corsages alone weren't going to make this the perfect night. He had to go all in. A certain Plum-Crazy-Purple 1971 Plymouth 'Cuda with a Hemi ticked all the boxes.

The only thing harder than asking Katie to prom, was asking Uncle Jack for **the keys.**

Of course, Jack wanted to help the boy out, he remembered what a big deal this was, but Jack had concerns about what happened if the kid's night had a wrinkle in it that wasn't on his ill-fitting tuxedo.

If there was a mishap with the 'Cuda, would his insurance cover any damage to the car if it was out on loan – especially with a 17-year-old behind the wheel?

Well, in most cases, so long as the guest driver is licensed and legally allowed to drive in the jurisdiction you both live, they would be covered under your policy.

According to the Insurance Bureau of Canada: <http://www.ibc.ca/bc/auto/risk-management/lending-a-car>

“When you lend your auto, you also share your auto insurance. Typically, a guest driver is also covered under your policy. Should the guest driver cause a collision while driving your vehicle, your premium may increase.”

In this case: if Jack loans the car, Eric would be covered in the event of an accident, but at the risk of Jack's premiums increasing. This would only apply to a specific instance of borrowing the car. If Eric was regularly using the car, lets say to get to work every weekend, then Jack would need to name him on his policy.

If you are asked to loan your car, it would be important to clarify with the guest driver in writing the time frame you are lending it for and verify with your broker that your policy specifically allows for this.

Remember when you lend your car you are also loaning your insurance record.

This is no day for **surprises.**



WEDDING INSURANCE

INNOVATION CORNER



Electronic Pink Liability Cards will be legal in Ontario

It's finally happened. Effective July 1st, digital pink liability cards will be legally accepted as proof of insurance in the Province of Ontario.

"The announcement out of the 2017 Ontario Budget talks is music to our ears," says Jeff Roy "our company has always pushed for simplicity in this industry. Customers will no longer have to rip apart their glove box to find accepted proof of insurance."

This move has been long anticipated by Excalibur who have created their Mobile Dashboard and an Excalibur App to give clients instant access to their pink liability cards.

As a way to simplify insurance for customers, Excalibur's Mobile Dashboard allows you to:

- Instantly access your liability card
- Have 24/7 access to your insurance information
- View policies online via your mobile device
- Request policy changes
- Print your own insurance forms
- Check on the status of a claim

Call our office to activate your Mobile Dashboard Account!

Policy holders will also be offered a discount if they opt to receive their documents electronically. This move by the province combined with the technology offered by Excalibur is a win-win for consumers saving them both time and money.

150 Reasons to Smile





TRAVEL INSURANCE



Number 1 WEEK OF 52

After 2, maybe 3 Mojitos and a conga line across the sand, you doze off on the beach, serenaded by the soft crash of waves in the moonlight.

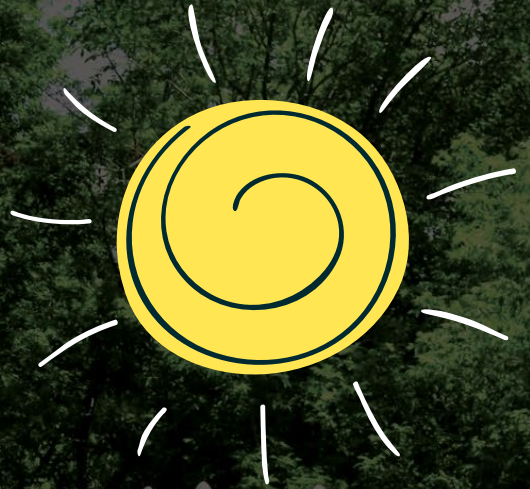
Only to be awoken by a searing firestorm of Sand Fleas that have kicked off their own after-party on your legs.

The resort medical staff can treat you right away, and the relief is instant.

So is the obligation to pay... the **\$750USD**

COVERAGE IS LESS THAN YOU THINK FOR YOUR #1 WEEK OF 52.

Healthy Yard **Tips**



1

Planting lemon grass in containers on your deck helps keep mosquitos away from your patio parties!

2

To kill weeds growing up through cracks in sidewalks and walkways, simply pour boiling water over the affected spots.

3

Cats don't like strong scents like citrus. Planting some citronella plants in your garden can help keep your garden from being mistaken for a litterbox.

4

Vertical or stacked gardens can produce a lot of vegetables in a small urban footprint.

5

Leave the rake in the shed! Letting grass clippings lie after mowing can feed new growth and result in a thicker lawn!

Mobile 
Dashboard
BY EXCALIBUR



Download on the
App Store

Electronic Pink Slips Now
Legally Accepted in Ontario!

- Instantly access your pink liability cards.
- View policies via your mobile device.
- Request changes, check claims & more.

REFERRAL PROGRAM WINNERS



Kevin Killby
\$100 Referral Program Winner



Beverly Van Ninhuys
\$100 Referral Program Winner



A DAY WITH
DAD



Coming Soon! Watch our facebook page & enter to win our father's day contest
facebook.com/excaliburinsurance



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.

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 (in your pocket), and GIVE \$100 (to your favourite charity).

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



EXCALIBUR INSURANCE
Department of

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