

THE EXCALIBUR CLUB

OCTOBER 2017 EDITION • BI-MONTHLY NEWSLETTER



What gives your life meaning?

Is it the phone that stays superglued to your hand? Is it work, which is always lurking at the back of your mind? Is it the idea that you can “win” a conversation with your relatives over the dinner table? Probably not.

Take the time this weekend to be with those around you, listen to better understand their point of view instead of just waiting for your turn to speak, and put down your phone for a couple minutes.

Reconnect with the people in your life.

Things you can't tell your kids on Halloween – and what to do instead.

Halloween isn't the holiday most known for people respecting the rules. In fact, as parents there's a host of rules that we ignore on Halloween. Below are 5 rules you'll probably ignore this year, and what to do to keep your kids safe anyway. (Read More..P.4)



Did you know?

Jockeys have one of the highest insurance rates of any professional athletes.

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The 100th International Plowing Match

- and the community that made it happen.



“

No one group has the resources locally to put on a show this size. It takes everyone, across the spectrum, working together.”

— **Carrol Bailey**

Our hats are off to the organizers of the 100th International Plowing Match. They did a superb job and the event was fantastic. We'd also like to specifically thank the volunteers who made the event possible.

Janet Cameron from our Clinton office understands the complexities and value of putting together fairs that bring people together. As a board member of the Ontario Association of Agricultural Societies she knows that when an event like this is running every volunteer is a gift, and she got to see it first-hand working the association tent meeting people, discussing the importance of Agricultural Fairs to the community and handing out popcorn to hungry passers-by. Kelsey Bennewies from our Mitchell office got a sense of the pure scale of the event, volunteering as an administrator at the service gate. She helped organize and usher in the all the exhibitors, media, and

entertainment for the event. She says that “without the thousands of volunteers there wouldn't have been any way to carry off such a massive event in Huron County.”

Cathi Cullen from our Clinton office got to see the magic the event created first hand. She says that, her favorite part of the day spent as a volunteer chaperone for a local kindergarten class, was being able to share in her grandson's adventure to the town of wonders that volunteers made sprout up in a field in Huron County.

I think Carol summed it up best when she said, “volunteering is about investing in the kind of community you want to hand on to your kids.” So, to everyone who invested their time at the Plowing Match, and to the volunteers who work away at not for profits in the community all year long making it a better place –

Thank You.



The season's
too short to
let a collision
keep you off
the trail.



SNOWMOBILE
INSURANCE



ExcaliburTM
INSURANCE

Things you can't tell your **kids** on **Halloween** & what to do instead.

Halloween isn't the holiday most known for people respecting the rules. In fact, as parents there's a host of rules that we ignore on Halloween.

Below are **5 rules** you'll probably ignore this year, and what to do to keep your kids safe anyway.

Don't talk to strangers! – This classic line has kept kids safe for generations, but it does get a little tricky this time of year. Instead, go with them, or barring that make sure they're with a group of friends and using the buddy system.

Don't eat candy from the weird guy down the road. – Instead, make sure to throw out any candy that's opened or looks tampered with.

Don't walk on the neighbour's yard. – This one actually still applies. Stick with the driveway and well-lit streets.

Don't be afraid of the dark. – There's normally nothing to fear, but rolling an ankle on an unseen Halloween decoration isn't how anyone wants to end their night. It never hurts to carry a pocket flashlight just in case.

A Princess Dress makes an awful snowsuit. – Elsa costume or not, being Frozen can be prevented by appropriate planning, and lots of layers. Just make sure the mittens match the costume.



A huge shout out to our very own Jeff Roy!

Jeff was invited to present at AppliedNet2017 in Las Vegas. His determination to create a 'wow' online experience for Excalibur customers earned him international high-fives. #HuronCountyProud

INNOVATION CORNER

Is Self-Service the Future? Does that Make People Obsolete?

Studies show that the younger someone is, the more likely they are to buy products online without ever interacting with a salesperson. So where does that leave your local Insurance broker? If your broker is Excalibur (and because you're on the newsletter I'll assume it is) then to be honest, in a pretty great place!

We've been working hard over the last couple of years - insurance is not the easiest thing to turn into a click and go format - and we think we have some really cool self-service options for people who want them. For select lines of insurance we've created InstaShield for those who want to tailor coverage and buy online, in a hurry.

We've also built the **Mobile Dashboard** so you have the ability to do the following from our mobile app:

- Access your Digital Pink Slip on mobile.
- Make a claim wherever, whenever.
- Receive Renewal documents directly to your phone.
- 24/7 access to your insurance information.
- View policies on your mobile device.
- Request policy changes.
- Print your own insurance forms.
- Check your claim status.

Now we have a shiny new tool in our tool belt, and you can take care of insurance online. So, where does that leave us, the people who make up Excalibur?

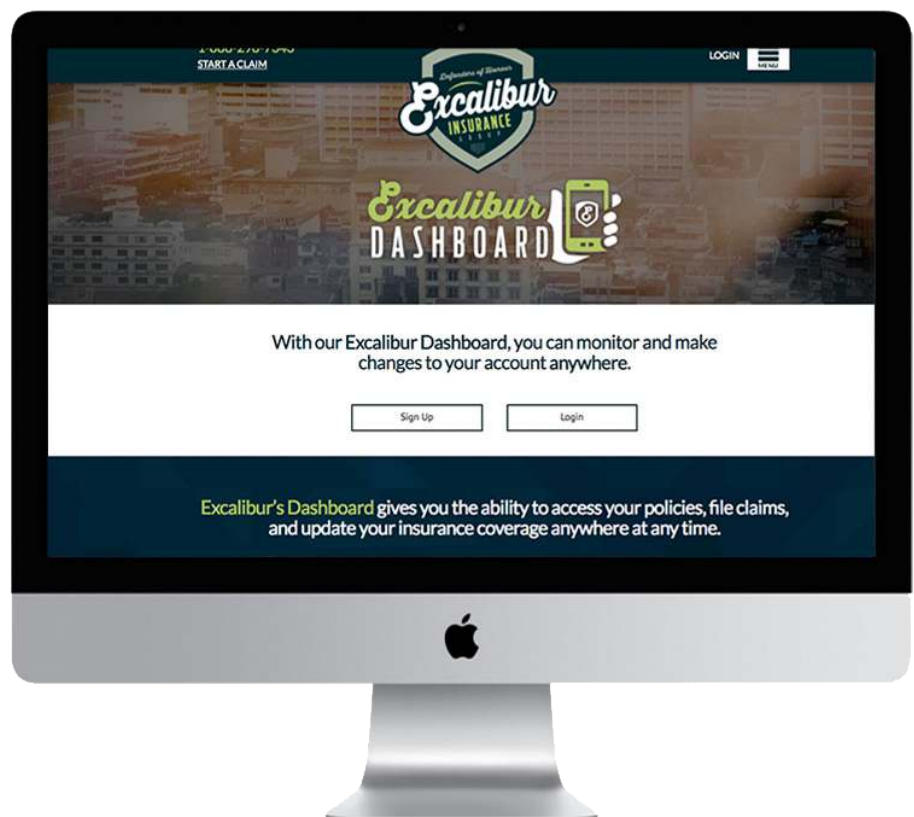
Still here. Still working.

We're behind the scenes, making sure that the quote you got online actually has the coverage you need. And picking up the phone when you call with an issue, instead of putting you through the frustration of a phone tree. We're dealing with adjusters to make sure that claims get paid, and insurance companies to make sure we can offer the right products at the best rate for you.

We're also taking that time and looking into more technological solutions to save you time and frustration on insurance.

So now, you can make changes to your account on Sunday night in your PJs without having to leave the couch, and we have more time to work on the things that matter to you.

That's a future we're pretty excited about.



Nightmare roommate?

**Renter's Insurance might
just become your best friend.**

**RENTERS
INSURANCE**



**Excalibur[™]
INSURANCE**

HALLOWEEN COSTUME CONTEST

Check out the contest on Facebook between October 27th & November 4th to enter or vote and help us find our 2017 viewer's choice winners.

KIDS PRIZES

\$50 Walmart Gift Card

\$50 To Your Charity of choice

ADULT PRIZES

\$50 Prepaid Visa

\$50 To Your Charity of choice

To enter, simply post a picture of yourself in the costume on the Excalibur Facebook Halloween Contest Post, along with your name and who or what the costume is. Then like our page, and like and share the contest. Winners will be chosen for both Most Creative Costume, and Viewer's choice in both Adult and Kids categories. Contest closes November 4th and is only open to Ontario residents. Only children under 12 will be eligible for kid's prizes.



Most Creative Kids 2016



Viewers Choice Adult 2016

Did you know?

The first recorded insurance was used by Babylonian Merchants in 1750BC.

Excalibur Contest Winners



John Upwood

**\$100
REFERRAL
PROGRAM**



Amanda Kelly

**\$100
REFERRAL
PROGRAM**



Jolene Rekman

**BLUE JAYS
FACEBOOK
CONTEST**



Megan Eckert

**BLUE JAYS
FACEBOOK
CONTEST**

Did you know?

Mr. Jeffries is a Bassett hound with the world's longest ears. They're insured for \$49,850.



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.

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