

# The Excalibur Club

March 2016

EDITION  
BI-MONTHLY NEWSLETTER

1(800) 361-1072 • [WWW.EIGROUP.CA](http://WWW.EIGROUP.CA)



## IN THIS EDITION

Vacation Protection .....	2
The Uber Gap .....	2
Meet Mark Cooper.....	3
Irish Dip Recipe .....	3
Trivia Contest .....	4
Contest Winners .....	4
Refer a Friend .....	4



Excalibur Insurance was proud to be a gold sponsor for The Magic of Art & Music Auction Gala for the Alzheimer Society of Huron County. Fantastic event for such an important cause.

Thanks to all who came out to show their support!



**'Protection'** is the name of the game

Even when he's not at work, Excalibur CEO Jeff Roy is still all about 'protection.' Jeff just completed his 13th year as a goalie coach for the **BCH Minor Hockey Goalie School.** Way to go, Jeff!



Never let success go to your head; never let failure go to your heart."

— unknown



# Taking a *Vacation?*

Set yourself up to enjoy some real **peace of mind**. From health and travel insurance, to rental car collision and liability coverage, our Excalibur experts know how to **protect you from the unexpected**.



To enjoy a worry-free vacation call us today  
**1-855-279-3488**



## The Uber® Gap

### Understanding the Financial Risks of Ridesharing

Most of us don't think twice about taking someone along when we go for a drive. That's because the standard auto insurance policy covers both you and your passenger in the event of an accident. But what happens if your passengers are paying you to drive them?

Ridesharing--made popular by digital network transportation companies like Uber -- is a relatively new phenomenon that is rapidly growing in popularity. Individuals use their own private vehicles to transport paying passengers. An app, like Uber, connects available drivers with people needing rides. Since its launch in 2014, Uber has already contracted 16,000 drivers in the

GTA alone. Across the country, Canadians take more than a million rides a month from thousands of Uber drivers. And new ridesharing companies are popping up all the time.

The concept is simple. Share your ride and earn a little extra income on the side. Seems like easy money. But is the financial risk worth the financial gain?

The fact is, as soon as you start charging for your driving services, your private auto insurance policy may be deemed VOID, leaving you exposed to huge repair bills, liability claims, law suits, and settlement fees in the event of an accident.

Many of the ridesharing drivers on the road today are driving with major gaps in their insurance coverage, putting both themselves

and their passengers at risk. Even a seemingly-minor fender-bender can lead to financial ruin due to legal suits, damages, and lingering, long-term injuries.

To put this in context, registered taxi drivers must, by law, carry comprehensive commercial insurance policies. But commercial policies are expensive and not a feasible option for the part-time ridesharing driver.

But there IS good news. Aviva Canada now offers personal coverage for ridesharing drivers. This coverage is added in the form of a simple and affordable endorsement to the driver's existing auto insurance policy, and is available to those who spend up to 20 hours per week ridesharing. This is excellent news for ridesharing drivers –and their passengers. Currently, Aviva Canada is the only company that offers ridesharing coverage, but it is certain that other insurance groups will be following Aviva's lead in the future. In the meantime, anyone who is considering joining the ridesharing movement would be wise to talk to their insurance broker about available coverage options before taking the wheel.

Ask your Excalibur broker about ridesharing insurance today.

1-855-279-3488

[ridesharing@eigroup.ca](mailto:ridesharing@eigroup.ca)

# Meet **Mark Cooper**, our newest Excalibur Defender

Excalibur Insurance Group is thrilled to welcome Sales Account Executive, MARK COOPER to the team. Mark is a driven and community-minded individual with many years experience in the business. Mark brings a depth of industry knowledge and a specialized expertise in personal lines; he looks forward to finding the best coverage solutions for all your private insurance needs.



## SUBJECT

Mark Cooper,  
Sales Account Executive



## SPECIALTY

Personal Lines

### Q. Most valuable asset?

A. My family. (My wife & 2 children).

### Q. Favourite food?

A. Pizza!

### Q. Favourite vacation destination?

A. Mexico.

### Q. What's on your Bucket List?

A. A trip to Scotland, to connect with my family history.

### Q. Favourite TV show?

A. "The Office"

### Q. Any community or volunteer activities?

A. I volunteer with the BAD Girls Hockey Organization, and play with the Belmont Men's Hockey League.

### Q. Favourite sports teams?

A. Edmonton Oilers & Detroit Tigers.

### Q. Favourite hobbies?

A. Hockey. Baseball. Reading.

### Q. Who do you admire most?

A. My wife.

**"I feel fortunate to have had the opportunity to join one of the most progressive Insurance Broker firms in the industry" – Mark Cooper, Excalibur Insurance, Sales Account Executive**



## Irish Beer & Cheese Dip

Break out the pretzels and beer and your best singing voice, and enjoy this St. Paddy's Day treat with friends. (Also tastes great with tortilla chips)

### DIRECTIONS

1. Heat cheese slowly (in slowcooker or saucepan) until melted.
2. Gradually add remaining ingredients, stirring frequently until cheese is smooth and heated through.
3. Enjoy with tortilla chips or pretzels.



### INGREDIENTS

32 ounces of processed cheese  
1 cup Irish stout beer (such as Guinness®)  
½ cup salsa  
2 tablespoons Worcestershire sauce  
1 teaspoon chili powder  
½ teaspoon onion powder  
¼ teaspoon cayenne pepper

# St. Patrick's Day Trivia

## Contest Details:

Email your answers to  
[carmstrongeigroup.ca](mailto:carmstrongeigroup.ca)  
to be entered to WIN  
20.00 Subway card.  
Draw will take place on  
**March 28th.**

What is the national symbol of Ireland?

- a. The Celtic Cross
- b. The Celtic Harp
- c. The Irish Wolfhound
- d. The Shamrock

The Irish phrase “Erin go Bragh,” means:

- a. “Ireland forever!”
- b. “Cheers, buddy!”
- c. “Drinks on the house!”
- d. “Luck of the Irish”

## Excalibur Protection

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

## Spring Newsletter Contest Winners



### Valentine's Day Contest

Joe Woodbeck



### Valentine's Day Contest

Connie McAdam



### Refer-a-Friend Draw

Daryl Raymond



### London Knights Tickets

Alecia DeBackere



### Tim Horton's Gift Card

Dianne Siertsema



### Subway Gift Card

Tom Sinclair

## 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.



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