

The Excalibur Report



Summer
2015



EXCALIBUR HONOURS LOCAL GIRLS

It all started a few weeks ago after reading a story in The Clinton News Record reported by Laura Broadley. According to the story, Courtney

Hymers, Courtney Monk and Nicole Middegaal were driving to a gym class when they noticed a stallion attacking a mare in an open pasture. After stopping their car and scaring the attacking horse away they quickly realized that the mare was trying to give birth, and after calling for help, the girls assisted with the delivery by pulling the baby out of their mother. Their quick actions likely saved the lives of both mother and colt – and it also impressed Excalibur owners Jeff and Una Roy.

“After learning about what these girls did Jeff and I were inspired. We both agreed that their actions make the community of Clinton a special place. Just the fact that they took the time to help an animal in need speaks volumes about their character and values” shared Una Roy.

That said, on June 8th we were honoured to recognize the actions of three impressive women - Courtney Hymers, Courtney Monk and Nicole Middegaal – by presenting them with

the first ever **Excalibur Insurance Community Champion Award**.

A Community Champion is someone who gives unselfishly to others, without expecting anything in return - and by doing so they make our Community that much more amazing. The “**Community Champion Award**” serves to recognize people and organizations who do the right thing by ‘going above and beyond to make someone’s day’. In this case that ‘someone’ happened to be a mother and her colt.

In addition to their framed awards, each recipient also received flowers and gift cards as a way to honour their actions.

We will also be displaying their photo and achievement on our new Community Champion Wall of Fame. Thank you again ladies for your leadership and for inspiring us to create the **Excalibur Insurance Community Champion Award Program**!



Left to right: Una Roy, Courtney Monk, Courtney Hymers, Nicole Middegaal, Jeff Roy

C O N G R A T U L A T I O N S !



THE ULTIMATE JOY RIDE FOR DAD CONTEST



Enter for the chance to go driving with your Dad in an **Audi R8 Spyder** or a **Lamborghini Gallardo**.

With the help of Drive Me Canada, the lucky winner of this contest will be picked up from their home for a jaw-dropping 60 Minutes of driving time (30 minutes with an instructor and 30 minutes on your own)!

To enter simply Like, Share and Comment on our contest facebook post to enter. Tweet to get a second entry.

Also if you Like, Share and Post a picture of you and your father we'll give you 3 CHANCES TO WIN.

OVERLAND Water Coverage NOW AVAILABLE

from



Excalibur Insurance Group now has a company that offers "Overland Water Protection for residential property owners and tenants across Ontario". This new coverage is comprised of 3 parts to provide coverage for water damage to home and property policies.

Base Policy Water Protection

(Broken water pipes and more)

Sewer Back-Up Endorsement

(Back up or escape of water or sewage)

Overland Water Endorsement

NEW

(From Overland Water entering your property)

Overland Water Coverage is something entirely new.



OVERLAND WATER INSURANCE

Most comprehensive homeowner's insurance policies will provide coverage for damage caused by broken water pipes, and the opportunity to add coverage for sewer back up – but overland water coverage is something entirely new.

INCLUDES:

- Loss or damage resulting directly from overland water – such as physical damage to the exterior or interior of the dwelling because of overland water.
- Loss or damage caused by sewer back up resulting from overland water.
- Loss or damage resulting from the sudden and accidental entrance of water through foundations, basement walls or basement floors caused by overland water.

EXCLUDES:

- Loss from flood (waves, tides, tidal waves, tsunamis, overflow of any body of salt water), spray, storm surge, ice or waterborne objects, whether driven by wind or not.
- Loss or damage caused by sewer back up resulting directly or indirectly from flood water.
- Loss or damage caused by sewer back up if overland water has NOT entered the dwelling.
- Loss or damage caused directly or indirectly by the entrance of water through foundations, basement walls or basement floors, except for the entrance of water caused by overland water.
- Loss or damage caused directly or indirectly from the overflow or release of water from dams, dikes or levees.

Waterproof your house. Call us.



1-800-361-1072

eigroup.ca
/aviva-overland-flood-insurance/





Excalibur finds a way to give young drivers a break.

For years Jeff Roy, owner of Excalibur Insurance Group has had his patience rubbed raw as he watched one young driver after another being nailed with high auto insurance rates. As a parent he also witnessed the frustration experienced first hand by his son and daughter, who at the point of getting their license were faced with ludicrously high rates to be insured as principal drivers. "I understand the stats and research, but for me, and many other parents out there, it seems totally unjust to simply label everyone as a bad risk just because of their age", explains Roy.

Where most insurance brokers might simply wave the white flag and accept the fact that they are too small to rectify an industry challenge - Roy continued to champion an individuals right to have access to fair insurance rates regardless of their age. Finally after two years of looking for answers he sniffed out a ground breaking British initiative called Ingenie® that was looking to make the move into the Canadian market. "What I love about Ingenie's approach is that they found a way to give young drivers the power to lower their own auto rates", states Roy.

According to Roy, the most common questions his licensed CSRs get from frustrated parents is "Why are the rates for my kid so high? My son/daughter is a really good driver. They don't have any tickets or accidents, they don't speed, and they still have to pay all this money in insurance!"

Excalibur Personal Lines Specialist Veronica Anderson explains the excitement surrounding Ingenie® in one word - **opportunity**. "We know not every teen is a bad driver - but we've never been able to reward the good ones, now with Ingenie® we can." While the Ingenie program isn't for everyone, it is opening doors for new drivers that haven't existed before.

Young drivers start saving 10% for just signing up and giving it a try. If you exhibit healthy driving habits you can generate an additional rate discount of up to 25%. For example, if your insurance premium was \$3,000 per year and received an additional 20% discount your insurance rate would drop to \$2,400 per year.

7 REASONS INGENIE® WORKS FOR YOUNG DRIVERS

You save based on the way you decide to drive.

You can purchase online and make monthly payments using your credit card.

Young drivers immediately receive savings of 10% discount by using Ingenie®.

You can save an additional 25% for good driving scores during the year.

Every ten days you receive an updated driving score out of 100.

Ingenie® reviews your billing 3 times a year to lower your rate.

The higher your driving score, the less you'll pay.

Here's How Ingenie® Works

You'll receive a message on your speed, acceleration, braking and cornering approximately every 10 days.

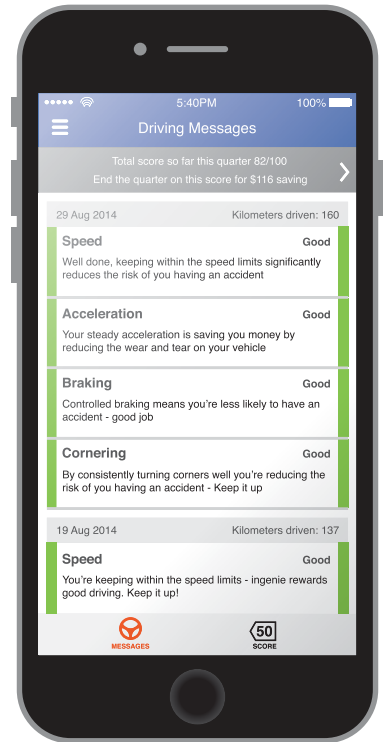
The messages let you know how you've been driving since your last set of driving feedback messages.

The driving messages show you the areas you're driving well in and where you can improve.

More likely to improve score

More likely to reduce score

Good	Okay	Needs Improvement	Unsafe	Dangerous	Highly Dangerous
messages indicate that you are driving consistently well.	messages mean that in general you've been driving well, however there are areas of your driving that you need to work on before you can receive a 'Good' message.	messages show areas requiring attention in order to stay safe.	messages highlight that you urgently need to improve your driving as it's becoming a concern.	messages warn you that there is a serious problem with your driving, and that you need to take immediate action.	messages are very rare and are the result of the most serious cases of dangerous driving.



We include Your Ingenie® Smartbox

The Ingenie® Smartbox tracks how you're driving using telematics so you can be rewarded with discounts at different times during the year. Once you've installed the Ingenie® Smartbox feedback is sent to you via your Ingenie® app.

For Jeff, the honour of being at the front of the line as one of the first brokers in Ontario to pilot Ingenie® is anchored directly in Excalibur's desire and ability to serve as 'champions of people'.



NON-NEGOTIABLE

#5

If technology won't
save you
time, stress,
or money
- we're not interested

If you would like to learn more about Ingenie® simply visit www.eigroup.ca / www.IngenieOntario.ca or call Excalibur Insurance Group at 1-800-361-1072 to get started.

Refer Yourself for a QUOTE

& receive a \$5 Tim's Card

Refer Yourself



Assessing Risk for Summer Time Toys

When summer finally arrives, all you want to do is take advantage of the warmer weather-whether it's boating, riding a jet ski at the lake or taking a dip in the pool at home.

If your summer fun involves a recreational vehicle (RV), an all-terrain vehicle (ATV), a personal watercraft (PWC) like a jet ski or a wave runner, a boat, a golf cart, a motorcycle, a bicycle, a trampoline, a pool, or even a swing set, you should consider the possibility of an accident and how to protect yourself before it happens.

Coverage to Think About

PROPERTY DAMAGE

If you're thinking about getting property damage coverage, estimate the value of your toy and how much you stand to lose. If you have an RV or a boat, you're probably looking at a pretty sizable loss without insurance.

LIABILITY INSURANCE

If you or a guest is injured while using one of your summer toys, medical bills can add up quickly. A guest (or more likely their insurance company) could even sue you if he or she is injured on your property.

UMBRELLA COVERAGE

If you have an umbrella liability policy confirm that your umbrella carrier will cover all your toys. Some carriers may not allow personal watercraft to be included.

POOLS

Physical damage to an underground pool is probably not covered on your homeowner's policy if "earth movement" is specifically excluded. An aboveground pool may be protected by "other structures" coverage in the policy. Medical expenses and liability coverage on the homeowner's policy will provide some coverage if a guest is injured.

BOATS

Your homeowner's policy may include limited coverage a boat up to a certain length. Check your policy on its size limitation. Most Brokers recommend insuring your boat on a separate policy altogether. That way, if there's a claim, it doesn't count against your homeowner's policy.

If you have any questions on coverage for your toys please feel free to give us a call.

1 (800) 361-1072

Grilling *Safety*

To keep your family and friends safe while grilling, keep these suggestions in mind:

- Be mindful of children and pets near a grill that's recently been used.
- Place your grill at least 1 metre away from other objects, like your home's siding, your vehicle, trees and outdoor furniture.
- Before using a gas grill, check the connection between the propane tank and the fuel line to make sure it's not leaking and is working properly.
- If you suspect that your gas grill is leaking, turn off the gas and get the unit repaired before lighting it again. Sounds obvious, but never use a match to check for leaks.
- Avoid grilling in an unventilated or enclosed space, such as a garage or inside a 3 season room. It creates both a major fire and carbon monoxide hazard.

Grilling is meant to be a relaxing, social way of preparing a delicious meal outdoors. Following these simple precautions can help keep it that way.





Excalibur Sponsors Medical Team

Excalibur Insurance would like to give a shout out to the 2015 Nicaragua Medical Team that we had the privilege of sponsoring.

The team was able to hold medical clinics in 5 remote villages, created local libraries, provided locals with a variety of useful items, and made donations to local orphan homes.

Keep up the great work team!



Congratulations to Marsha Rozendal who won our Friday Tim's Card draw.

Claire Hesselwood Wins Nationals



Excalibur Insurance was proud to sponsor Claire Hesselwood of Team Ontario Ringette - who went on to win Nationals.



Refer Yourself *or* Refer a Friend

We believe a referral is one of the highest compliments you can give to an individual or business. It signifies that in some way - we made your day - and that you trust us enough to impress a friend.

Wow

Refer **YOURSELF** for a Quote



Wow ^{SUPER}

Refer a **FRIEND** for a Quote

If you're not already an Excalibur Customer and want to see what all the fuss is about, simply call us at 1-800-361-1072 and say these magic words; "I'd like to refer myself for a quote".

Immediately following your quote (whether you buy from us or not) we give you the option of a \$5 Gift Card for Tim Horton's or a \$5 Gift Card for New Orleans Pizza.

Why? It's our way to thank you for your time - and it's fun.

Almost every Excalibur customer who refers a friend to us for a quote does so because they've experienced something special!

As an Excalibur customer, when you refer a friend or family member we wear your trust like a Badge of Honour - and we also surprise you with a special thanks after we've given them a quote (whether or not they buy insurance from us).

Everyone Wins!

If you refer a friend, or yourself we enter your name for a SPECIAL DRAW at the end of each month. Watch our facebook page to see the prize and winner announced at the beginning of every month.

NO PURCHASE NECESSARY

To make a referral have your friends, family, and co-workers do one of the following:

Call Us: 1 (800) 361 1072

Email Us: clinton@eigroup.ca

OR Fill out the form online at eigroup.ca/refer-a-friend

The
Excalibur
Report

**Published
4 Times Per Year**

MORE NEWS! BETTER STORIES!

NEXT ISSUE: Sept. 2015



www.eigroup.ca

52 YEARS

longest client relationship

fourteen

LICENSED BROKERS

FIVE %

**OF ALL PROFITS
DONATED TO CHARITY**