

excalibur INSURANCE GROUP REPORT

For the first time in the history of our organization, we have had babies born to two of our employees, in the same month and from the same office.

to one of these links below:

Facebook -<https://www.facebook.com/Bike7650>

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Twitter -<https://twitter.com/bike7650>



Elliot Martin VanderLoo, born Jan 11th. 2014, 8lbs, 21 inches long two proud parents Andrea and Adam VanderLoo. Andrea is an account manager in our Clinton office.



The Mitchell office of Excalibur, McTaggart Wettlaufer Insurance Brokers, was proud to be the primary sponsor of the **Mitchell Stingers U19 Ringette Team**. The team is having a great season and are currently sitting first within their division. Recently they competed against Sault Saint Marie in the Mitchell Ringette tournament. This is the second time the two teams have met in the tournament final, which has resulted in a split decision with each team winning gold on opposite years. The two teams have developed a friendly rivalry and as a result of this friendship the two teams decided to get a group photo together. Way to go girls....we love your team spirit. !!!!!



The second addition to our Excalibur Insurance team is **Judah Peter Henry Damsma**, born Jan 13th 2014, 7lbs 3oz, 19 inches long two proud parents Justin and JJ Damsma. Justin is an account executive in our Clinton Office.

The Excalibur Insurance Group is proud to be a sponsor of **Will and Claire Fleming**. The brother and sister team are going to bike across Canada this spring. Their trip will take them 7650 km starting in Vancouver and finishing in St. Johns. Their goal is to raise \$1.00 for every kilometer they bike to raise money in support of the Canadian Tire Jump Start. Program. You can follow their progress or make a donation by going



Jeff, Una, Caitlin, Ryan and Maggie



Inside This Issue:

- Valentines Gift Coverage Pg #2
- Sleep Apnea Pg #3
- Recurring Heartburn Tips Pg #4
- Mandatory Health and Safety Training Pg #5
- WIN FREE tickets to the Midtown Men Pg#7





Insurance 101:

Valentines Gift Coverage

You have the perfect Valentine's Day planned – flowers, dinner, a bottle of fine wine and a sparkly bauble in a box tied with a red bow. But what about insurance for that gift?

If you're planning to woo your loved one with a pricy present, it's important to make sure you get it insured.

Many gift buyers make the mistake of assuming their home insurance policy will cover anything they buy, but there are three good reasons not to count on your home insurance:

- Coverage for certain types of valuables – such as jewelry, fine art, antiques, furs and Oriental rugs – usually is limited to about \$1,500 to \$2,000 under a standard home insurance policy.
- For your home insurance to cover the loss of that gift of love, it would have to be lost in a "peril" that's covered by the policy, such as theft or fire.
- Even if the item is covered under your home insurance, you'll have to pay a deductible.

However, you can buy extra home insurance coverage for that beautiful ring or another Valentine's Day gift. How do you decide whether your gift requires insurance? It depends on the type of gift.

Jewelry probably is the most common gift that should be insured, say the experts. You'll want to consider the value of the jewelry or any other gift. "Some people would say a \$5,000 pair of earrings is not worth insuring, and for other people it's their life savings," it all depends on your situation.

If you do decide the gift requires insurance, don't postpone. "You could lose the gift. It could be stolen." So don't delay

in adding coverage if you feel you need it.

For example, one of our clients bought a \$20,000 diamond engagement ring for his girlfriend and figured he would insure it after he popped the question. On the night he planned to propose, he discovered he had lost the ring.

Unfortunately, the ring wasn't covered by his home insurance, so the unlucky groom-to-be lost the money.

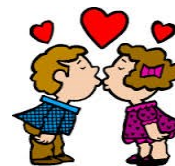
To avoid having your Valentine's Day ruined by a similar mishap, experts recommend taking these steps:

1. **Get the item appraised.** A receipt will do in a pinch, but valuable jewelry – or art, antiques or a fur coat – should be appraised.
2. **Add the gift to your home insurance policy ASAP.** If you have home or renter's insurance, consider buying a rider, an add-on to your policy that will cover the item. Adding a rider to an existing policy is the easiest, most inexpensive way to insure a gift. A rider generally costs about \$12.50 per \$1,000 in value – so insurance for a \$2,000 ring would cost about \$25 a year
3. **Buy insurance separately.** If you don't have home or renter's insurance, you can buy a separate insurance policy for valuables. But it likely will cost more than an add-on policy because insurance companies require a minimum dollar amount to write a policy. So, if coverage would be \$25 a year added to a home insurance policy, it could be much more – basically whatever the minimum is – for a separate policy. If your gift is extremely expensive, you might have to get a separate policy due to policy maximums many homeowner policies have.
4. **Snap some photos.** It's a good idea to take pictures or a video of the item, you are insuring. The more documentation you have if it's lost, the easier it makes the claims process.

Congratulations To Our January Referral Winner

Nick & Fanny Geleynse





Sleep Apnea

Three myths about a common disorder



Snoring means you have sleep apnea: That's one commonly held belief about the condition that's just not true. Lots of people snore — some estimates say up to half of Americans

do it at one point or another. But there's the harmless "sawing of logs," and then there's the snoring associated with obstructive sleep apnea, which is often characterized as loud and chronic, gets worse when you're sleeping on your back, and — most telling — is peppered with silent pauses, sometimes followed by snorting or choking sounds. These pauses are the mid-sleep breathing interruptions that define apnea: They last from a few seconds to minutes and can occur 30 times or more an hour. Here are three more myths about sleep apnea, and the facts behind the fiction:

MYTH: It's not that serious.

The combination of not-restful sleep and reduced blood oxygen levels from disrupted breathing can be tough on the body. It can strain your heart and cardiovascular system, which may increase your risk of hypertension and heart disease, as well as congestive heart failure, cardiac arrhythmia or stroke.

Findings from new research published in the *Journal of the American College of Cardiology* suggest sleep apnea may also boost the risk of sudden cardiac arrest. The disorder can also mess with your mood and memory and leave you feeling exceptionally drowsy during the day, which puts you at a higher risk for work-related accidents and automobile accidents.

MYTH: Only older adults develop sleep apnea.

Though it's true that risk increases with age, anyone can develop sleep apnea — even children. Men are more likely than women to have apnea; so are people who are overweight or have small airways in their noses, throats, or

mouths. Family history, smoking and ethnicity may play a role as well. Recent, preliminary research also suggests a link between asthma and obstructive sleep apnea: According to scientists who worked on the study, people with asthma were about 70 more likely to develop apnea eight years later.

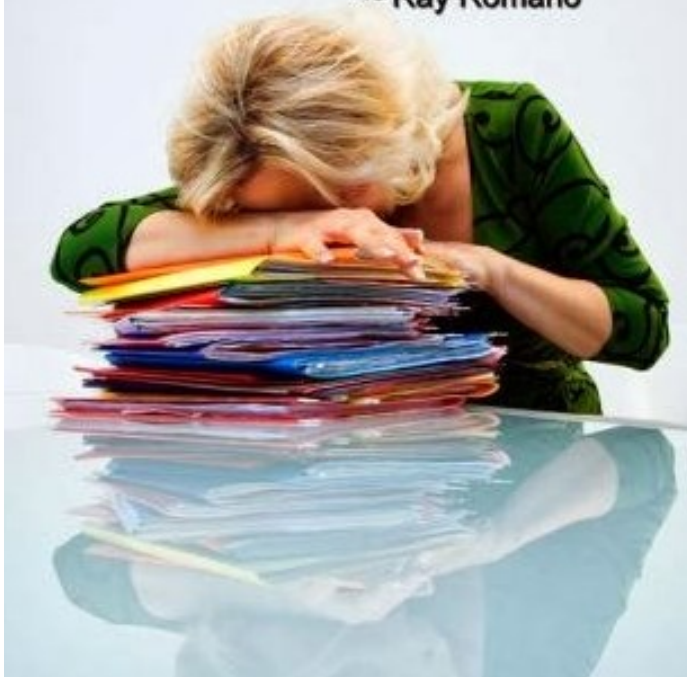
MYTH: I'll have to sleep with a breathing mask.

Continuous positive airway pressure (CPAP) machines — which gently blow air through a mask to help keep airways open while you sleep — are a common and effective treatment for moderate to severe apnea, but if you can't tolerate the devices, there are other options. Your doctor may suggest different types of air-

way pressure devices; researchers also are exploring a promising new treatment for more serious cases that involves implanting an electrode to help stimulate the upper airway. For mild cases, wearing a mouthpiece designed to keep airways open may help, and so could changes in living habits, such as losing weight, sleeping on your side or avoiding alcohol and medicines that make you sleepy.

Everyone should have kids. They are the greatest joy in the world. But they are also terrorists. You'll realize this as soon as they are born and they start using sleep deprivation to torture you.

~ Ray Romano



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Recurring Heartburn May Be More Serious Than You Think!



It might be Acid Reflux or GERD!

Getting a burning sensation in your chest now and then is normal, particularly after overdoing fatty or fried foods, chocolate and alcohol. But when it's more than twice a week, you may have GERD, or gastroesophageal reflux disease.

This chronic condition results when stomach acid or bile backs up into the esophagus; the "reflux" of acid irritates sensitive tissue that lines your food pipe. What you need to know:

It causes more than heartburn. Though that's the telltale sign, not everyone with GERD experiences it. Other signs: regurgitation of food or a sour-tasting liquid, nausea, chest pain, hoarseness or sore throat. Some may have difficulty swallowing or feel as if food is stuck in their throat. GERD can also cause dry cough or bad breath.

Losing weight can help. That's because excess fat around the belly increases pressure on the stomach, which forces acid back up into your esophagus.

Maintaining a healthy weight both reduces risk of developing GERD and helps treat it. Other changes that may help: wear loose-fitting clothing around your waist; quit smoking; eat smaller meals and skip foods that trigger heartburn. Also: wait at least three hours after eating before you lie down; if possible, raise the head of your bed with wood blocks or a wedge between your mattress and the box spring. The goal is to elevate your body from the waist up so gravity can help keep stomach acid down. (Pillows don't provide the same effect.)

You'll likely need medicine, too. Diet adjustments, lifestyle changes and antacids may help mild symptoms, but for many people with GERD, stronger meds are needed. H-2-receptor blockers reduce acid production; proton pump inhibitors block acid production to allow the esophagus to heal. Both are available in over-the-counter or prescription strength.

If drugs don't help, your doctor may discuss surgery. Some medical centers now offer a new, less invasive procedure called the LINX system, which involves laparoscopically implanting a magnetic ring at the bottom of the esophagus to improve symptoms.



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Excalibur Business Tips

Mandatory Health and Safety Awareness Training

A fatal scaffolding accident on Dec. 24, 2009, highlighted a need to improve workplace health and safety in Ontario. An Expert Advisory Panel consisting of health and safety specialists from labour groups, employer groups and academic groups was assembled to conduct an evaluation.

The panel issued fourteen recommendations to improve workplace health and safety. Ontario committed to implement the panel's recommendations and incorporated them into the Occupational Health and Safety Statute Law Amendment Act, which was passed in the spring of 2011.

One of the panel's discoveries was that workers were generally unaware of important parts of the Occupational Health and Safety Act (OHSA), and were taking unnecessary health and safety risks in the workplace. To address this issue, the Occupational Health and Safety Awareness and Training Regulations require mandatory occupational health and safety training for all employees and supervisors. This mandatory training expands on previously required OHSA training, with the purpose of ensuring that workers are aware of their involvement, rights and duties while on the job. On July 1, 2014, the training will become mandatory for all workplaces, regardless of size or sector.

Training for Workers

Employees must undergo employer-led training on occupational health and safety awareness as soon as practicable. The training program for employees must include:

WHMIS legislation

- Occupational Health and Safety Act
- Worker duties and rights under the Act
- Employer and supervisor duties and rights under the Act
- Common hazards and illnesses that arise in the workplace
- The duties of joint health and safety committees, health and safety representatives, the ministry, the Workplace Safety and Insurance Board and the Health and Safety Associations, under the Act
- Employers must keep records of employee training.
- A free training program is available on the Ministry of Labour (MOL) website. Employees have two options for training: an eLearning module or a printable workbook.

Training for Supervisors

All current supervisors must undergo training within one week of assuming supervisor duties. The training program for supervisors must include:

- Occupational Health and Safety Act
- Worker duties and rights under the Act
- Employer and supervisor duties and rights under the Act
- How to recognize, evaluate and handle common hazards and illnesses that arise in the workplace
- The duties of joint health and safety committees, health and safety representatives, the ministry, the Workplace Safety and Insurance Board and the Health and Safety Associations, under the Act

Employers must keep records of supervisor training. A free training program for supervisors is available on the MOL website. http://www.labour.gov.on.ca/english/hs/pubs/poster_prevention.php

Supervisors have two options for training: an eLearning module, or a printable workbook with an employer guide.

Exemptions

An employee or supervisor is exempt from training IF he or she can provide proof of previous training AND the employer verifies that the training was adequate.

The employee or supervisor must request proof of training within six months of leaving previous employer where training was completed.

Supervisors who have previously completed basic occupational health and safety awareness supervisor training programs do not need to complete training again.

Documentation

Employers are responsible for documenting training and can be fined if unable to prove that all supervisors and employees have received adequate training. Scheduled inspections of workplaces will be conducted, and a list of upcoming inspections will be posted on the MOL website, along with post-inspection results.

Additional Responsibilities

Hanging the Health and Safety Poster in the workplace is mandatory. It must be displayed in English and the majority language of the workplace. The poster outlines worker, supervisor and employer safety rights and responsibilities. Employers can print a copy of the poster directly from the MOL website. <http://www.labour.gov.on.ca/english/hs/pubs/>



Valentine's Day word search

Z	O	U	K	D	Y	P	O	G	M	M	F	S	E	P
C	H	O	C	O	L	A	T	E	I	E	D	N	G	I
F	H	S	Y	F	H	E	R	N	N	R	I	X	N	H
E	E	F	R	T	A	R	E	S	A	T	B	V	I	S
B	A	E	Z	E	I	R	E	C	N	A	M	O	R	D
R	R	G	L	A	W	S	R	E	L	F	K	O	A	N
U	T	L	G	I	S	O	L	O	N	F	S	H	H	E
A	I	E	O	I	N	A	L	S	W	E	E	T	S	I
R	J	V	K	V	V	G	F	F	S	T	F	I	G	R
Y	S	G	U	H	E	R	S	G	I	V	I	N	G	F

Word list

Valentine
Arrow
Friendship
Heart
Romance
Love
Roses
Be mine
Flowers
Feelings

Chocolate
Sharing
Kisses
Hugs
February
Merriage
Gifts
Cards
Sweet
Giving



Complete this Word Search and fax or bring it into the office. Excalibur Insurance Group will choose Two Winners at the end of the Month!

John Campbell & Jennifer Barabash

Name: _____ Number: _____



AND THE
WINNERS ARE...



AND THE
WINNERS ARE...

February Promotion

This is your chance to **WIN FOUR Amazing** tickets to Broadway in London to see **The Midtown Men**.

When: Wednesday April 23, 2014

Time: 7:30 PM

Where: Budweiser Gardens

Section: Floor1 **Row:** D

Deadline: March 21, 2014



Trivia Question: Who holds the record for the most individual Olympic medals?

How to WIN these awesome tickets:

To enter this draw **call 519-482-9357**, **fax** your answer with name and phone number to **519-482-9474** or **email carmstrong@eigroup.ca** with your name, phone number and correct answer.



Consider Travel Insurance for Those Upcoming Winter Trips

Many of us love to travel to warmer destinations during the winter months. While these vacations offer a great opportunity to get away, what if you or a family member got hurt while in a foreign country?

Travellers often overlook travel insurance when booking their trips, thinking they are already covered by their provincial medical plan. This may be true for some medical expenses, but for others, you are generally not covered. It's important to check with your insurance provider to see what's covered before you travel. For situations in which you are not protected, travel insurance can help fill the gap.

In addition to medical coverage, travel insurance can cover you for loss of baggage, pre-trip cancellation, trip interruption, acts of terrorism or cancellation for any reason. Travel insurance is often sold in a package deal, giving you the biggest bang for your buck, and the peace of mind that if the worst should happen, you will be covered.

So before you pack your bags for your winter getaway in the Caribbean, consider purchasing travel insurance. Contact Excalibur Insurance Group today to discuss your options.

2014 New and Improved Excalibur

Referral Rewards Program



Win a **FREE iPad Mini**



For every Referral you send us we will give you a **FREE** Large New Orleans Pepperoni Pizza or a gift certificate from Tim Horton's. Each month your name will be entered into a draw for a chance to **WIN** an Apple iPad Mini.

GRAND PRIZE ENTERTAINMENT PACKAGE – Big Screen TV and an Xbox One



\$1,500 Dollar Value!! Draw made December 31, 2014.

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Happy Valentine's Day!

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VALENTINE CHOCOLATE DECODER

