

THE EXCALIBUR CLUB

APRIL 2017 EDITION · BI-MONTHLY NEWSLETTER

INSPIRATION FOR 2017

Feel the sun on your face, and eliminate the unnecessary.

It's been said, that if you need to buy more stuff to organize your current stuff - then you likely have too much stuff.

Spring is a great time to declutter your mind. In fact, it's a great first step towards creating a happier life.

Live simply, and enjoy the ride!



It's Never Too Late to Congratulate a Community Leader!

We want to extend a huge shout out to Rylin Wormington, who was awarded the 2016 Excalibur Life Skills High Score Award, as part of the Huron County 4-H Program.

Congrats Rylin!

Did you know?

Matt LaChappa of the San Diego Padres suffered a heart attack in the mid 90's leaving him disabled. For the next two decades, the Padres would sign him just so he could keep his health insurance!

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Cathi returns from volunteering in **El Salvador**



As you may recall, back in February, Cathi Cullen was the first Excalibur team member to participate in our **Defender Difference Program™** - a program we started to champion the defenders on our team who wanted to give back to others.

Cathi went to El Salvador with a construction team through Shelter Canada to assemble 8 kit homes. The cost of one of these was completely covered through fundraisers organized by supportive co-workers and the **Defender Difference Program™**.

"We were excited to hear about her experience and the long-term impact of this project," says Jeff Roy "It goes without saying that we are extremely honoured to have someone like Cathi with such a passion for giving back on our Excalibur team".

Building the 8 homes that Cathi's team took part in, is part of a larger project called **Transforma Cabañas** and is designed to drive sustainable development in rural communities. As a direct result of this project in El Salvador - 174 children have access to improved nutrition, 18 families have been set-up with sustainable goat farms employing 106 people and local women now have access to vocational training.

"Just knowing that we can help improve someone's life situation is an incredible feeling," says Cullen. "It just goes to show that when a group of people all contribute in a small way, the sum of those efforts can have a massive long term impact."

If you would like to learn more about Shelter Canada, or how you can get involved please visit:
www.sheltercanada.ca

Did you know?

In Japan, avid golfers buy insurance to protect themselves on the course. They purchase it because if they get a hole-in-one, they must buy gifts and drinks for their friends. The policy covers them for a party worth up to \$3,000, for the low price of \$65 a year.



*The Defender Difference Program™ is an Excalibur Group Initiative that provides funding and paid time off so staff can make a difference by finding a way to help others.

COMMUNITY SPOTLIGHT

Huron County
Food Bank
Distribution
Centre

“

No one makes a choice to go hungry”

That’s the filter through which the passion and inspiration to help others begins when talking with Executive Director, Mary-Ellen Zielman.

“People don’t use food banks because they are lazy or want to - they use them because they don’t have a choice. They are people like you and I who have hit hard times.”, says Zielman, “We are blessed to live in an agriculturally rich county with an abundance of food. The role at HCFBDC is to store, manage, and properly distribute this wealth - through the appropriate channels to ensure no one is left hungry.”

The biggest need is always produce, milk, and eggs. Monetary support

goes a long way in helping obtain these staple items, as The Centre has been able to secure strong buying power through wholesale networks.

“We could not survive without the generosity of our volunteers and the individuals and businesses who donate to our mission.”, acknowledges Zielman.

In 2016 HCFBDC delivered over 620,000 lbs of food to food banks and aid agencies. To illustrate the significance of this; 1lb of food = 1 meal on average, so as you can see the need is great! Of course, none of this is even possible without the continued support of amazing volunteers and strong partnerships



from the business community.

As an Excalibur Team, we want to thank Mary-Ellen and her team for the great work they do – but we especially want to acknowledge some of the best volunteers in Huron County, who - according to Zielman - happily donate approximately 100 hours each week.

To learn more about getting involved,
please visit: www.huroncountyfoodbank.org

Farm Fridge Huge Hit at London Dairy Congress

Excalibur had a blast at the London Dairy Congress held February 8th - 9th. In addition to meeting some hard working farmers and chatting about our customized protection packages, we also had a little fun with our ‘farm-wrapped’ Excalibur Milk Fridge Giveaway. Congrats to the winner, Mark V. who took home this coveted shrine, fully stocked with Vitamin D goodness. A great addition to any farmer’s man cave!



INNOVATION CORNER

Excalibur Launches InstaShield™

Do it yourself insurance, in minutes.

At Excalibur we lay awake into the wee hours of the night looking for ways to improve the user experience. That's why we are proud to introduce **InstaShield™**. This interactive technology allows our customers to get a quote online, pay online, and print their policy in their office or at home.

Most insurance sites will offer "get a quote" buttons – but very few give you the opportunity to bind coverage at 3am in your housecoat - before ever talking with a broker.

"We've already launched InstaShield for Business™, InstaShield for Renters™, and InstaShield for Antique Tractors™", says Jeff Roy, "we're also looking to offer InstaShield for other personal and commercial lines in the future."

Visit ExcaliburInsurance.ca (Business, Farm or Renters) to experience **InstaShield™** at your convenience.



Smart Spring Maintenance

- 1 Check for loose gutters, weight of snow and ice could have nudged them loose.
- 2 Check outside faucets for any freeze damage from the winter.
- 3 Inspect all outside concrete for signs of frost cracks or heaving.
- 4 Examine for missing shingles that may have pulled loose with snow melt.
- 5 Spring is a good time to have outside ac units serviced, cleaned coils will operate more efficiently when the weather warms up. The filters should be changed as well.



Remember to let your insurance broker know about any renovations you're planning to do (no matter how minor or major) to ensure your investment is properly covered.

Pros & Cons of Cheap Car Insurance

Jeff Roy proves that insurance has a funny-bone with the launch of Excalibur University's Video Blog Series. Check it out at www.excaliburinsurance.ca/excalibur-u



IN THE MEANTIME, HERE'S THE COLE'S NOTES...

If you're like most people, you hate overpaying for anything, especially insurance. When it comes to shopping for the cheapest car insurance, you still need the RIGHT coverage. Here are the PROS & CONS of paying the lowest price for car insurance:

PROS

- You keep more money in your pocket.
- You get rewarded for a good driving record.
- You pay only for the coverage you need.

CONS

- You may get coverage that puts you at risk.
- You're left without a vehicle in the event of a claim.
- You can't properly replace or fix your vehicle if you are at fault.
- You get bare bones service, when you really need help.

5 KEY CONSIDERATIONS

1

The type of car you buy.

If you are in the market for a new vehicle, it's a good idea to **check premium rates before you buy.**

2

Ability to pay cash for repairs.

If you drive an older used vehicle, and have the ability to pay out of pocket for accident repairs then you might decide to simply go with the minimum coverage required by law.

3

Choose your deductible.

In the event of an insurance claim, you will need to pay what is called a deductible. Ontario auto policy deductibles typically range between \$250 to \$1,000 and can be increased if you want to save more on your premium.

4

Get smart advice.

Buying insurance policies online is definitely convenient, but they may come with a hidden cost.

5

Compare apples to apples.

It's unfortunate, but some insurance brokers and companies will omit certain coverages or make alterations to the coverage limits so that their quote looks like the lowest – when in fact it isn't.

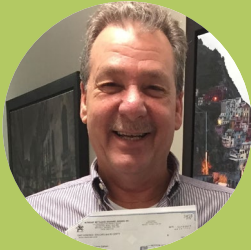
EXCALIBUR INSURANCE
Department of
MOTORCYCLES

It's a simple promise - no excuses.



MOTORCYCLE INSURANCE

REFERRAL PROGRAM WINNERS



Rick Salhani
\$100 Referral Program Winner



Bill Thomas
\$100 Referral Program Winner

Protect these Moments



COTTAGE INSURANCE



ENTER TO WIN EASTER BASKET GIVEAWAY!

THERE ARE TREE WAYS TO ENTER:

- 1** Visit our Facebook page and tell us about your favourite Easter memory in the comment section of our Easter Giveaway post (photo optional).
- 2** Post a picture of your favourite Easter memory to Instagram using the hashtag #excalibureastergiveaway
- 3** Email your favourite Easter memory to carmstrong@eigroup.ca



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Refer a Friend

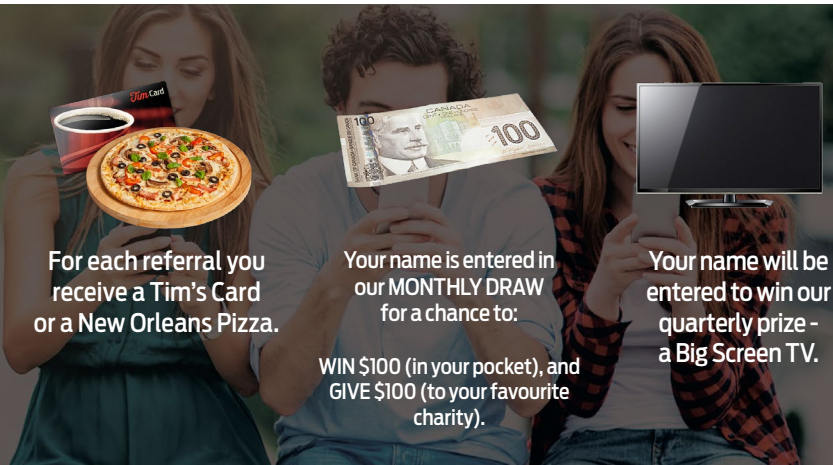
Tell a friend about Excalibur Insurance Protection and receive a special THANK-YOU GIFT from us...and be entered for a CHANCE TO WIN AWESOME PRIZES.

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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