

# PREMIUM COVERAGE



Premium Coverage is a seasonal newsletter created and issued by Western Financial Group Insurance Solutions.

The information provided in this newsletter is intended to be general in nature and should not be taken as advice or as a recommendation about insurance.

For specific details regarding insurance protection, refer to the Terms and Conditions of your policy.

If you have any questions please call 1-800-665-8990.

## Announcement to Customers: Change of Business Name

HED Insurance and Risk Services is proud to announce that we have changed our name to Western Financial Group Insurance Solutions as of May 1, 2010.

The name change is to reflect that we are now part of **Western Financial Group:**

- \* One of Canada's largest insurance brokerages
- \* Over 90 locations in over 80 communities
- \* Serving over 400,000 customers across Canada

We will continue to provide the same quality **Group Insurance Solutions** to you:

- \* Same people
- \* Same location
- \* Same great service
- \* Same great insurance programs

Your contacts will remain unchanged; however the email address format will be changing to [firstname.lastname@westernfgis.ca](mailto:firstname.lastname@westernfgis.ca). Payments made by pre-authorized withdrawal will now be reflected as Western Financial Group Insurance Solutions on your bank statement.

Please bring this to the attention of other departments that might be affected by this change and direct them accordingly. We appreciate your cooperation in this matter.

Thank you for being one of our valued customers. We look forward to doing future business with you as Group Insurance Solutions.

# How to Stand Out at Work for all the Right Reasons

Competition for top jobs in the workplace has become more and more fierce. Because of this, it's also become harder to stand out from the pack and to move up the organizational ladder. Depending on how you play your cards, you may wind up on a very different career path than a colleague who is equally talented.

The secret to shining at work isn't simply about being smarter, more driven, confident or motivated. It's about how you use the skills, talent and energy you have to stand out. **Realize your potential and leap from the average performer to a workplace standout by following the tips below.**

## Go Above and Beyond

Aside from doing your job well, go the extra mile by tackling jobs that don't fit neatly into your job description. Be sure, however, to see these projects and ideas through to the end or you'll be creating extra work for yourself without any of the rewards of doing so.

## Stay True to You

Many people try to change the way they do things to stand out. But trying to squeeze into a mould that isn't your own can be hard to maintain. Instead, understand your strengths and weaknesses and use these to your advantage.

## Know Who Knows

You can't know everything so it's vital to turn to others who have the skills you need to get the job done well. Determine what you don't know, what you need to know and who can supply you with this information. Cultivate relationships with key people and show them that you have something worth trading or sharing. Remember though, this kind of relationship building takes time, so ensure you practice more "giving" before you ask for a colleague's help in return.

## Face Forward

An average worker finishes a project and then asks his/her boss what should be completed next. Workers who stand out are always thinking forward and have already identified the next move six months in advance. Continually ask yourself: What assignments would make me more valuable to the company and my field? What experiences do I need to improve my portfolio or work experience? Be the master of your own productivity by taking a proactive approach to your work.

## Think Big

Average workers often suffer from short sightedness. They see the world from their own viewpoint and perspective. Try to think bigger. Consider the perspectives of the competition, customers, colleagues and your boss when making decisions, offering feedback or looking for ways to improve processes.

## Be a Unifying Leader

Standing out from the pack isn't about promoting big ambitions, visions and egos. It's about bringing people together to accomplish a task by leading with expertise and influence. This creates a shared vision and an environment of trust. If you take this approach to leadership, your team will want to work for you.

## Be a Good Follower

Average workers are often too focused on their own needs and ambitions. Standouts check their ego at the door, are strong team players, and focus on helping others succeed. Whether you're leading or following, your goal should always be the same: helping the organization thrive.

## Have "Street Smarts"

By listening to the perspectives of your boss, veterans and other "star" performers, you can learn what works and what doesn't work in your organization. Strong observational skills will also reveal who you can trust and who you should avoid. These skills will help you steer clear of conflict and allow you to make allies out of enemies.

## Don't Over Communicate

Bombarding colleagues with unnecessary information can cause people to "switch off." Being selective about the information you pass along and making sure it reaches the right audience at the right time will help you keep a captive audience when you really need it.

**In a market oversaturated with talent, you can't simply rely on your skills to set you apart. The good news is that you can learn how to stand out for all the right reasons. By applying some of these skills in your day to day work, you will gain more control over your career path and become a true standout in your organization.**

– Shepell·fgi

# EMPLOYEE BENEFITS

## Being Water Wise

Do you wait until you're thirsty before drinking water? Thirst isn't an early signal of water needs; it's a warning sign that you're dehydrated and need to drink up, and fast. By the time you feel thirsty, you have already lost over 1% of your total body water. Subtle signs of dehydration include dry lips, muscle or joint soreness, headaches, crankiness, fatigue and constipation.



Milk, juice and soup also count toward your daily fluid intake because of their high water content. Avoid alcohol, coffee, tea and soft drinks that contain caffeine as they may have a mild diuretic effect. Caffeine can hold back water from the tissues that need it.

## Equipment Breakdown Insurance: Boiler & Machinery Goes Modern

Boiler and Machinery Insurance has been around for over 100 years, traditionally covering:

- Fired Pressure Vessels (boilers)
- Unfired Pressure Vessels (refrigeration equipment)
- Mechanical Equipment (compressors, fans, pumps)

Coverage was usually provided by a Boiler and Machinery Coverage Rider attached to a Commercial Policy or issued separately. These policies covered perils not otherwise covered under the Property Policy such as explosion, cracking, metal fatigue, mechanical stress, and loss of lubrication. This coverage was aimed at building owners with boiler heat, risks with large refrigeration plants, and processing and manufacturing plants.

Coverage under the Boiler and Machinery Coverage Rider was later extended to include Miscellaneous Electrical Apparatus or MEA.

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# COMMERCIAL INSURANCE

## Power Outage: How Would it Affect Your Business?

As summer approaches, heat waves become a possibility. These heat waves put a lot of strain on our entire electrical system, as well as the electrical system of your business that could lead to a breakdown and a power disruption. Whether it is a wide spread outage or localized to your building, the effects on your business operations can be devastating.

These effects can range from a minor inconvenience to a major business interruption with a total loss of perishable goods and damage to equipment. Even if you do not have perishable goods, your business would still be affected. The ice storm in Ontario and Quebec in 1998 and the Power Outage of 2003 demonstrated just how devastating the effects of long-term power disruptions can be on our economy. **Steps can be taken to greatly reduce the effects of these types of disruptions.**

### Power Outages or Brown Outs:

Without power for refrigeration units, stock is lost after only a few hours. Without power for lights and cash registers your business would have to shut down. Even if you had staff working and product to sell, price scanners and cash registers would not work.

Stores with full back up power would be able to operate as normal. Stores with partial back up power for lights and cash registers would be able to sell product before it spoiled – greatly reducing potential losses.

Even after power returns, refrigeration and other large equipment can suffer major damage if they are not restarted properly. If all units try to restart at once, they may run on single-phase instead of three-phase power, resulting in breakdowns of the compressor units.

### Power Outage Procedures:

Emergency shutdown and start up procedures should be set up with a local electrician. Call an electrician immediately when power fails.

- Prevent loss of sales data by powering down cash registers and computer systems while there is power available from the battery backups.
- Move all perishables to freezers and coolers, keeping doors closed as much as possible.
- Turn off circuit breakers for all refrigeration, computer and main lighting circuits to prevent damage when power returns. Breakers that need to be shut off should be pre-marked by an electrician.
- If you have a lot of perishables, arrange for refrigerated trucks to be brought in (if available) should power outage last for more than an hour.

- When power is restored, refrigeration and other large units should be turned back on one unit at a time.
- Allow each unit to fully power up before turning on the next unit.

### Mechanical Breakdown:

Refrigeration units run continually under heavy loads. Compressors in enclosed rooms may need additional ventilation during very hot, humid weather. A failure of even one exhaust fan can result in overheating and possible failure of compressors. Roof top units may even need additional cooling from water sprinklers.

### Precautions:

- \* Check compressor room temperatures regularly during very hot weather. Provide additional ventilation as needed.
- \* Install excess temperature alarms in the compressor room.
- \* Arrange for a full-service preventative maintenance contract – this will greatly reduce the chances of compressor failure especially on older units.
- \* Install monitored refrigeration alarms that will notify the alarm company when temperatures rise in units. This will provide time to take steps to preserve stock before it spoils.

– Ken Fingler, Director, Risk Management

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## Equipment Breakdown Insurance: Boiler & Machinery Goes Modern

MEA included most electrical panels, switches and machines, but did not include communication or data processing equipment. Damage to telephones and computers was still excluded. This type of insurance was still targeting building owners, risks with large refrigeration plants, and processing and manufacturing plants.

Equipment Breakdown Insurers have developed products that are aimed at small businesses that have extensive electrical equipment exposures in the form of computer and communication equipment and are highly dependent on electrical supply equipment both within the premises and off. Insurers have now extended the coverage under the Boiler and Machinery Policy to cover exposures faced by most businesses.

Most All Risk Property Policies exclude electrical devices and wiring, as well as electrical disturbances that can cause failure of this equipment. Brownouts, power fluctuations and power surges are examples of these electrical disturbances.

Equipment Breakdown Insurance now covers damage to a business' electrical system, heating and ventilation system, as well as the equipment connected to these systems. Computers, telephones, fax machines, air conditioners, elevators, compressors, electrical panels, switches and hot water heaters are now covered for breakdown, at reasonable premiums and terms.

### Examples of recent claims covered under these new policies:

- Arcing damage to the main electrical service panel of a golf club – \$20,900 paid.
- A public utility transformer suffered a breakdown and spiked the electrical supply of a nightclub, damaging computer controlled sound and lighting equipment – \$19,000 paid.
- Electrical supply fluctuations during a storm resulted in damage to a law firm's telephone and fax system – \$8,700 paid.

Call your Western Financial Group Insurance Solutions representative for more information about this valuable product.

– Bert Walker, Assistant Vice-President, Claims & Personal Lines

## PRIVACY ACT

Western Financial Group (Network) Inc. is focused on respecting your privacy and maintaining confidentiality of information. We have safeguards in place to protect your personal, business, and financial information which adheres to the Ten Privacy Principles as covered by the Personal Information Protection and Electronic Document Act ([www.privcom.gc.ca](http://www.privcom.gc.ca)).

## Announcing Group Insurance Solutions' New Web Site

We are proud to announce the launch of Western Financial Group Insurance Solutions' new corporate web site: [www.westernfgis.ca](http://www.westernfgis.ca)



The new web site is clean and welcoming, featuring user friendly side menu navigation.

You can easily access information about the company, the products and services we provide, as well as download frequently used forms and checklists.

Please contact us at [gis@westernfgis.ca](mailto:gis@westernfgis.ca) if you have any questions or comments.

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RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:



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Western Financial Group  
Insurance Solutions

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