

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.

Western Financial Group Insurance Solutions in the Community

Group Insurance Solutions' employees have been very busy over the last couple of months, getting involved in the community and supporting some great causes!



SUPPORT THE CAUSE DAY

We participated in our first Support the Cause Day on June 14, 2010 – an opportunity for Western Financial Group employees to help in the fundraising efforts of The Western Communities Foundation and also have some fun while doing it! Funds collected from this event will be used to sponsor two causes:

- Placing a defibrillator in every Western Financial Group community;
- The Exceptional Achievement Citation and Bursary Award of \$500 to a high school student in each Western Financial Group community.



BIG BIKE RIDE

On June 17, 2010, employees from Group Insurance Solutions and Bank West joined up to ride in the Big Bike Ride.

Everyone had a great time – despite the rainy weather – raising funds for the Heart and Stroke Foundation.



DRAGON BOAT FESTIVAL

This was the fourth year in a row that Group Insurance Solutions raced in the Manitoba Dragon Boat Festival at the Forks National Historic Site to support the Canadian Cancer Society. Our team, Western Warriors, raised over \$4,270 towards cancer research. The entire Western Warriors dragon boat team would like to thank everyone who supported them and helped to fundraise for such a worthwhile cause.



What You May Not Know About Caffeine

80% of Americans regularly consume caffeine; the most widely used behaviourally active drug in the world, and a drug that acts as a central nervous system stimulant. Over the years, caffeine has been singled out as a possible factor in heart disease, cancer, and birth defects.

Energy drinks are the latest entry into the beverage market and perhaps the most potent way to get a caffeine fix. Their popularity has skyrocketed since they first appeared on the market in 1997. They are particularly popular among the younger generation.

Can You Become Addicted to Caffeine?

Yes. It increases the heart rate, boosts urine production, and raises the metabolic rate (the speed at which the body burns calories to fuel necessary functions such as breathing). Anyone who can't get going in the morning without a cup of coffee, tea, or a caffeine-containing soft drink knows all too well that caffeine can be habit-forming.

Is it a Habit Worth Breaking?

Most healthy people who drink a cup or two of coffee, tea, or soda every day suffer no more serious physical symptoms than jitteriness, irritability, and minor gastrointestinal upsets. Experts consider 300 mg of caffeine a day (the equivalent of about 18 oz) to be a moderate amount for adults. Teens should try to limit their consumption to no more than 100 mg daily.

Interesting Reports by Researchers:

Even though caffeine and coffee drinking may not contribute to disease in and of themselves, they seem to go hand-in-hand with a lifestyle that does. One study conducted by researchers at the University of California, San Diego, found that coffee drinkers were more likely to smoke, drink alcohol, and eat high-fat diets than abstainers. So maybe it's not the coffee, but rather the cream or cigarette accompanying the coffee that contributes to health problems.

Another report from a group of Boston-based researchers showed that compared to women who drink regular coffee, women who chose decaf were more likely to exercise and eat vegetables regularly.

Who Should Keep Caffeine in Check?

People with ulcers or heartburn should stay away from caffeine because it stimulates the secretion of acid, which can irritate the lining of the gastrointestinal tract. Pregnant women should watch the amount of caffeine they consume, as well. While a cup or two of coffee a day has not been proven to cause birth defects, caffeine does cross the placenta. Once caffeine enters the fetal bloodstream, large amounts can alter the unborn baby's normal heart rate and breathing. Some research also suggests that large amounts of caffeine may decrease blood flow to the placenta, which in turn may raise the risk of miscarriage.

People with chronic headaches are strongly advised to quit all caffeinated products. Many headache specialists link caffeine intake with tension headaches. On the other hand, there is some preliminary data that suggests caffeine intake may lower the risk of diabetes. Coffee may work by improving the body's sensitivity to insulin.

Are You Contemplating Quitting?

Even if you only drink a cup or two of coffee, tea, or soda each day, try to cut back on caffeine gradually. Moderate caffeine users who stop cold turkey often suffer from withdrawal symptoms such as headaches, fatigue, moodiness, and nausea. Instead of switching over completely to decaffeinated coffee, substitute decaf for half your regular blend for a couple days and gradually wean yourself.

The next time your energy drops and you start making your way to a coffee/tea, candy or pop machine, think about eating a fresh piece of fruit – this will give you the energy boost that you are looking for. Like most things in life, moderation is key, and by being aware, you will be able to enjoy your caffeine guilt free.

EMPLOYEE BENEFITS

Green Shield Canada's E-Service

Wouldn't it be great if a hand-held device like a BlackBerry or iPhone could tell your plan members when their health or dental claim has been processed, and what the reimbursement amount is? **Well, it can.**

Once a plan member registers for Green Shield OnLine Services, they can choose to be notified by e-mail as soon as their claim has been processed.

It's fast and easy to do. To register the plan member needs to complete the below three simple steps:

1. Register for Plan Member OnLine Services – using their Green Shield ID number.
2. Sign up for Direct Deposit.
3. Sign up for e-notification of claim statements.



The Legal Responsibility of Businesses to Customers or Visitors

Why are you, as a business owner or operator, responsible for the customers or visitors to your place of business? Legislation known as Occupier's Liability Acts, enacted in most provinces, sets out the duty an occupier (business owner or operator) owes to any person entering the premises.

The occupier owes the greatest degree of care to an invitee. An invitee is a person who enters the premises of the occupier for the financial benefit or other material interest of the occupier (ex: a customer in a store). It is the occupier's duty to exercise reasonable care to prevent injury to invitees. Courts have defined this "duty of reasonable care" as one not of perfection, but that which a reasonable or prudent person would undertake. How does an occupier meet the duty of care? By maintaining the premises in a safe and organized condition as well as performing actions such as those outlined in the article to the right (*Slip & Fall Liability Claims*) go a long way to meeting the required duty of care.

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

COMMERCIAL INSURANCE

Slip & Fall Liability Claims

Snowfalls in fall and early winter often couple with warmer daytime temperatures to present slip and fall hazards for your customers/clients, especially when the melted snow freezes again later in the day.



Extra precautions should be taken to prevent these hazards that often lead to injuries followed by lawsuits. Regular, consistent maintenance is your best defense against this type of claim.

Recent court decisions have found businesses not responsible for slip and fall accidents due to their "reasonable" maintenance programs that were evidenced by regular, properly completed sweep logs. **Documentation is the Key to a Sound Defense!**

Simple Solutions:

1. Redirect drains and downspouts away from walkways and entrances.
2. Clear snow, ice and water build-up from entrances regularly.
3. Check for pools of water around entrances and in parking lots (especially handicapped parking spots) that could freeze. Do not let it build-up.
4. Apply sand and salt regularly to prevent slipping (extra caution is needed when temperatures drop below freezing). **Hint: Salt is ineffective below -10C.**
5. Clean wet floor mats or replace with dry mats frequently.
6. Straighten buckled or curled floor mats frequently.
7. Place "Caution-Wet Floor" signs prominently at the ends of the floor mats.
8. Record these maintenance operations on a log sheet.

– Ken Fingler, Director, Risk Management

How to Handle a Customer Who Has Fallen

A customer or visitor has fallen inside or outside your place of business. What Do You Do?

1. Ask if he/she is all right.
2. Do not make any statements about fault, liability or insurance.
3. If injured, call for medical assistance immediately. Do not leave an injured person unattended, send someone to get assistance.
4. If the person can get up and walk comfortably, recommend moving to a more private location such as an office.
5. Once the injured person has been attended to:
 - Photograph the area of the accident and/or preserve any video surveillance of the accident.
 - Correct any problem that may have caused the fall (clean up spill, sand the icy spot).
 - Obtain names, addresses and phone numbers of any witnesses.
 - Complete an incident report, including detailed notes of what occurred, who was involved and what the conditions of the scene were at that time.
 - Contact the Western Financial Group Insurance Solutions Claims Department for further instructions.

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).



Student Accident Insurance

24 HOUR COVERAGE

You can't predict when accidents will happen, but you can prepare for them. For as little as \$12 a year, your child is covered for all accidents at school, home or play.

The Manitoba School Boards Association and the School Division recommends all parents consider Reliable Life Student Accident Insurance, which provides 24 hour coverage for all accidents at school, home or play.

The Student Accident Insurance Program provides coverage for medical, dental, disability or accidental death and dismemberment insurance on behalf of students.

Contact Western Financial Group Insurance Solutions at 1-800-665-8990 or 204-942-2555 for more information on the plans available.

REGISTER ONLINE

www.studentaccidentinsurance.ca

Trivia Contest

Answer the following trivia questions and email your answers to gis@westernfgis.ca with *Premium Coverage Contest* in the subject line or mail to:

Premium Coverage Contest
Group Insurance Solutions
777 Portage Avenue,
Winnipeg, MB R3G 0N3

All correct entries will be entered to win a prize package!

Hint: visit www.westernfgis.ca

1. Our name changed to Western Financial Group Insurance Solutions on:
 - a. July 1, 1995
 - b. July 2004
 - c. May 1, 2010
2. We provide:
 - a. Student Accident Insurance
 - b. Commercial Insurance
 - c. Musical Instrument Insurance
 - d. all of the above
3. Our University of Manitoba location is the:
 - a. Campus Insurance Centre
 - b. Canadian Insurance Centre
 - c. Campus Insurance Corporation

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RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:



Group Insurance Solutions,
777 Portage Avenue, Winnipeg, MB R3G 0N3

Western Financial Group
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