

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.

How Do You Insure Money?

Money – we all have some. No one ever has enough. Some people will do anything to get your money. How do you protect it?

Most insurance policies purchased to cover the contents of a business exclude money, securities, stamps, tickets and tokens. This means that postage stamps, bus tickets, cheques, subway tokens and cash are not covered for any loss. So, how do you insure money?

There are two main forms of coverage used to insure money:

1. Interior, Messenger and Paymaster Robbery (Hold-up Form)
2. Money and Securities (Broad Form)

Both these forms cover money and other specified property (i.e. tickets and stamps) for loss either from within the business premises, within a bank night depository, within the home of a custodian, or from a messenger while engaged in their duties.

The Hold-up Form requires the loss be a result of robbery, or attempted robbery. Robbery is defined as the felonious and forcible taking of property by inflicting violence upon the custodian, or putting the custodian in fear of violence. Custodians are defined as the insured or any other person in the employ of the insured who is authorized to have the money in their care and custody. Damage to the premises as a result of robbery is also covered by some insurers. The amount of insurance in the home of a custodian is usually limited to \$500.

The Broad Form provides the same coverage as the Hold-up Form, but only requires the property insured be wrongfully abstracted from the premises. Note the lack of requirement of violence, or threat of same. It also provides coverage for loss by safe burglary, or attempted safe burglary. Safe burglary is defined as the felonious abstraction of a safe from within the premises, or insured property from within a safe or vault located on the premises. The Broad Form also extends the coverage for messengers to include armoured car companies.

All policies contain various exclusions and restrictions of coverage. Contact your Group Insurance Solutions Representative for those terms that are specific to your insurance program.

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

Clearing Up the Misconceptions: The Myths and Facts about Counselling

Life is full of challenges. From work pressure, to family tension, to financial concerns – all of us contend with our own daily battles. Despite support from friends and family, sometimes you just need someone else to talk to. Although it's no longer a taboo topic, there are still many mistaken ideas about what counselling is and who it's for.

The facts below will help debunk some of the counselling myths that may be holding you back from reaching out.

MYTH: Counselling is only for people with serious mental health issues.

FACT: Problems that start out as everyday concerns can build up and, if not dealt with, spiral out of control. Many people make the mistake of waiting until a small roadblock becomes a major issue before seeking help. Counselling offers you the chance to deal with day-to-day concerns – whether stress, anxiety, work-life balance or another issue – and discover tangible and effective solutions that work for you.

MYTH: Only weak people who can't cope with issues on their own should seek counselling.

FACT: There is nothing weak about seeing a counsellor. In fact, it takes inner strength to acknowledge a problem. It also requires insight to proactively and responsibly deal with the matter before it negatively impacts your physical and emotional well-being and relationships.

MYTH: A stranger can't possibly help me – they don't even know me.

FACT: This is actually why counselling is so effective. Friends and family are our greatest support systems but these relationships are two-way streets that involve give and take. Time with a counsellor is all about you. A professional can offer you impartial, unbiased insights and support that will help you speak more openly about your situation and remove any fears or anxiety about being judged.

MYTH: I've tried counselling before and it doesn't work.

FACT: Although counselling may not have "worked" for you before, that doesn't mean it won't a second or even third time with a different

professional. Counsellors use varying approaches and styles to help determine the right approach for your specific situation. Also, the success or failure of a counselling relationship will depend on your openness to the process.

MYTH: Counsellors never say anything they just listen and take notes.

FACT: Many people expect a counselling session to involve a couch, disapproving eyes and lots of silent analysis. Counselling is actually a very interactive process that creates a two-way discussion between you and your counsellor. It will help you explore your choices and set goals, while providing you with some original ideas and new perspectives. As cliché as it sounds, it can be a real breath of fresh air.

MYTH: Everyone will know that I'm going to see a counsellor, which will only make everything worse.

FACT: The only person who will know you are visiting a counsellor is you. Counsellors are bound by very strict codes of ethics and confidentiality and every good professional should go over this during your first appointment. If you're meeting with a counsellor through your Employee Benefits Program (EBP), your colleagues and employer will never be told you are using these services (within the limits of the law).

Regular ups and downs are an expected part of life. But sometimes life can throw you a curveball that can be difficult to gauge and handle on your own. You wouldn't think twice about going to the doctor to treat a bad cough, so why not take the same approach with your emotional health? Be proactive, put yourself first and get the support you need before your situation worsens.

EMPLOYEE BENEFITS

Spring-Cleaning Tips

1. Try to focus on completing one room, closet or drawer within a limited period. Give yourself 30 minutes to clean out and reorganize a cabinet, or a few hours to get a room into ship-shape. Break the cleaning and reorganizing down into smaller tasks so it feels less overwhelming.
2. Divide items into: keep, donate, recycle and trash. Put articles in their proper place and ensure that the rest are hauled off to your local charity or disposed of.
3. Hold a garage sale. While you're cleaning out that closet or room, put sellable items aside. Garage sales can be a fun event for the whole family.
4. Stay on top of problem clutter spots throughout the year. This is one of the simplest ways to avoid the daunting task of a gigantic spring clean.

– Shepell-fgi, www.shepellfgi.com

Floor Maintenance Log Sheets

Floor maintenance log sheets are available on our website at:

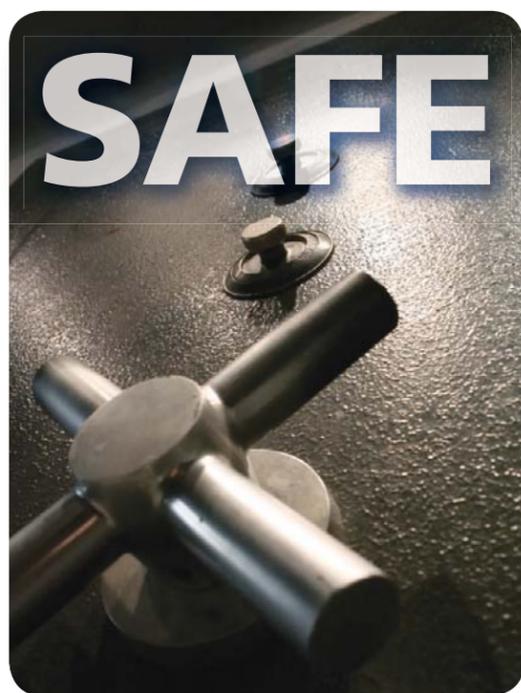
www.westernfgis.ca/pdf/checklists/housekeepinglog.pdf

Use the log sheets to record:

- all inspections
- sweeping
- mopping
- spill clean up
- mat straightening
- snow and ice removal
- sand/salt applications

Well-documented floor maintenance logs can save you money!

– Ken Fingler,
Director, Risk Management



CLASSIFICATIONS

There continues to be confusion about the rating of safes that are found in many commercial operations. Safes are classed by the insurance industry from Class 1 to Class 6 – the burglary resistance increases with a higher number.

Class 5 and 6 safes are typically used in very high valued locations such as jewelry stores. Class 1 safes are basically any steel box (min. 1/8" steel walls and door) with a combination lock. This includes Fire Rated safes that may look very large and heavy.

Safes having an approval label with a burglary resistance rating (located on the inside of the safe doors) are easy to rate. Unfortunately, many safes do not have approval labels and require more extensive examination to determine the class.

UL (Underwriters' Laboratories) Labels:

TL-15	Tool resistant for 15 minutes	Class 2
TL-30	Tool resistant for 30 minutes	Class 3
TR-30	Torch resistant for 30 minutes	Class 4
TRTL-30	Torch and tool resistant for 30 minutes	Class 4

Safes without approval labels need to be examined closely to determine the actual thickness of the solid steel used on the walls and doors. This does not include the metal housing that covers the lock mechanism or the hollow insulated portion of a fire safe. The steel thickness can be measured by looking at the side edge of an open safe door. The outermost layer is solid steel. This layer has sharp edges (not rolled or rounded). Fire rated safes usually have only a 1/8" steel outer layer followed by a 2" – 3" section that is hollow and filled with insulation.

As a guideline – burglary safes have an outside layer of:

3/4" – 1" steel	Average weight: 600 lbs.	Class 2
1 1/2" – 2" steel	Average weight: 1,800 lbs.	Class 3
3" – 4" steel	Average weight: 3,500 lbs.	Class 4

The large double (upper/lower) safes used in major supermarkets have 4" steel doors (Class 4 safes) and weigh approximately 5,000 lbs.

Note: Old safes on wheels are not rated higher than Class 1.

For more information on safe classifications, contact your Group Insurance Solutions Representative.

– Ken Fingler, Director, Risk Management

COMMERCIAL INSURANCE

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).

5 Ways to Curb Sick Days

Consider the following tips to help boost the health, performance and morale of your employees:



1

Launch a wellness and flu-vaccination program. Distributing reader-friendly educational tools where employees gather, and offering flu shots on the premises before flu season shifts into high gear, are effective parts of a wellness program.



2

Communicate. The Centers for Disease Control and Prevention (CDC) reports that most healthy adults may be able to infect others as early as one day prior to becoming sick and five days after they first develop symptoms. Let employees know that being sick at work puts co-workers and their families at risk. Cold and flu symptoms such as fever, sneezing, stuffy nose and coughing are good reasons to stay home and get well.



3

Keep the soap stocked. Make sure all restrooms are stocked with soap or hand sanitizer. Keep hand sanitizer readily available in break rooms, meeting areas and lunch rooms.



4

Stop the spread of germs. Clean shared surfaces often – conference rooms, restrooms and employee break rooms. Ask employees to help keep shared equipment such as phones, keyboards and mouse equipment clean. Tip: Simply opening a door using a clean paper towel rather than your bare hand can reduce the spread of germs.



5

Set a good example. Demonstrate a healthy lifestyle, eat nutritiously and get regular exercise.

Pre-Authorized Payments

Want to pay your insurance premiums hassle free?

If you have not already done so, sign up for Pre-Authorized Payments.

All you have to do is provide the following information to your Customer Service Representative:

- Name of bank or financial institution
- Branch address, city, province, postal code
- A void cheque, along with:
 - (1) 5 digit transit number,
 - (2) 3 digit bank number,
 - (3) account number

Publication Mail Agreement #40051431

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:



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