

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.

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



Group Insurance Solutions

Western Financial Group breaks ground on new Manitoba office complex

Three local offices to be united within major new building at Polo Park: Western Financial Group is pleased to announce it has made a substantial new long-term commitment to the Winnipeg and Manitoba markets with the building of a new regional office next to Polo Park.



Western Financial Group will bring together its four Winnipeg operations in a single location on what was once the site of the old Winnipeg Arena. The company will be the anchor tenant at the new complex at 600 Empress Street. It will occupy approximately 80,000 square feet on the second floor of the two storey complex. The main floor will be devoted to retail space. The Cadillac Fairview Corporation Limited and Shindico are developing the \$36 million project.

"This new building symbolizes the success that Western Financial Group has experienced in Manitoba in recent years," said Winnipeg-based Grant Ostir, President of Group Insurance Solutions. "And it

also represents our long-term commitment to this city and this province. Because of our growth, we had run out of space in our existing buildings. Our new location gives us a central, modern, unified location and plenty of room to grow."

The company's footprint in Manitoba has been growing steadily since it acquired Federated Life (now Western Life) in 2004. That was followed by the purchase of AgriFinance (now part of Bank West) in 2009. The company also completed the acquisition of Hayhurst Elias Dudek Inc. (now Group Insurance Solutions) and its subsidiary SecuriCan General (now Western Financial Insurance Company) in 2009.

"We're very proud of our legacy in Manitoba and we're very pleased to say we expect to continue to expand and grow our business and our Winnipeg work force," said Scott Tannas, President and CEO of Western Financial Group. "This new regional office is a big step towards our goal of being the strongest financial institution in Western Canada."

Western Financial Group's Winnipeg regional office will be home to most of the company's nearly 370 employees. It will house all four of the group's Manitoba-based operations: Insurance Brokerage, Life Insurance, Pet Insurance and Banking.

A Weighty Issue: Understanding the Impact of Excess Weight on your Health

In our appearance-obsessed society, we're always on a quest to shed pounds and be our best. Losing weight isn't simply about looking better or fitting into your "skinny" jeans. Carrying excess weight is linked to a whole range of dangerous health problems. It also makes your body work harder to do simple, everyday things like breathe, pump blood and move around.

If you're struggling with your weight, you're not alone. According to a Statistics Canada study about a quarter of Canadian adults is clinically obese, while in the United States, roughly a third of the population is. Regardless of your current weight you need to understand how excess fat affects your body and what you can do to prevent or reverse the damage.

If you're overweight or obese you're at an increased risk for type 2 diabetes, heart disease, high blood pressure and stroke. Obesity has also been linked to high rates of uterine, ovarian, breast, colon, rectum and prostate cancer. **Where you carry your body fat is as important as how many extra pounds you have.** If it's concentrated around the midsection rather than the hips, you're more likely to experience related health issues. Also, if you have a family history of chronic disease or are a drinker or smoker, you increase your risks significantly by being overweight.

What Can You Do?

Whether you're at a healthy weight, overweight or approaching obesity, you can take action to prevent dangerous weight gain and all the health problems that come with it. The steps to preventing obesity are pretty much identical to those for losing weight. **To help you either reach or maintain your ideal weight make sure you:**



1 GET ACTIVE. One of the most effective ways to prevent weight gain is to commit to an exercise plan. Regular physical activity will burn calories and build muscle, which will help you look and feel good and keep the weight off. Start slowly but work yourself up to at least 30 minutes of physical activity everyday. To get the best results make sure you alternate between endurance, flexibility and strength exercises. Find ways to include physical activity in your daily life like choosing the stairs instead of the elevator, parking farther away from the mall entrance or walking your kids to school. Just make sure you always check with a health professional before starting a new fitness program.



2 FIX YOUR DIET. In the case of finding your healthy weight, you truly are what you eat. Stay away from fad diets and instead commit to healthy eating. Although some diets may help you lose weight quickly, they usually involve avoiding certain foods and the weight will just pack back on once you return to your normal eating habits. Focus on low-calorie, nutrient-rich foods like fruits, vegetables, fish, nuts and whole grains. Eat consistent meals throughout the day but look out for portion sizes – we typically eat way more than we actually need. Avoid processed foods that are high in saturated and trans fats, salt and sugar, which are a major cause of weight gain.



3 KEEP TABS. You should regularly monitor your progress by weighing yourself. Don't get obsessed with numbers but this will help you know where you came from and where you want to be. Paying attention to your weight will also help you know whether your efforts are working, allow you to feel good about your progress and can point out small gains before they become big problems.



4 SET AND REACH GOALS. Make specific and realistic goals to keep you motivated along the way. Instead of vowing to exercise more, say, "I will walk for 20 minutes, three days a week for a week". Celebrate your successes with non-food rewards (buy yourself a fresh bouquet of flowers or enjoy a day at the beach), then set more goals! Realize that there will be times when you fall off track. Enlist a friend or family member who is also trying to lose weight to help you stay focused.

Luckily, many of the health problems caused by extra weight can be reversed or decreased by getting to an ideal weight. This will not only leave you looking and feeling great, but will be the best thing you can do for your overall health, wellbeing and happiness.

– Shepell-fgi, www.shepellfgi.com

EMPLOYEE BENEFITS

Exercising Safely: *Tips to Avoid Workout Injuries*

SEE A DOCTOR. Before starting a new physical activity it's a good idea to talk to your doctor.

START SLOW. Choose activities that fit within your fitness level and ability. The best exercises to start with are low-impact ones including biking, swimming and the elliptical machine.

MIX IT UP. Instead of focusing on one type of exercise, combine different activities that cover strength, endurance and flexibility training.

STAY HYDRATED. Make sure to keep hydrated before exercising, throughout your workout and once you've finished.

STOP AND TREAT. If you injure yourself you must respond quickly to prevent long-term damage. Stop the activity immediately, ice, compress and elevate the injury. Depending on the severity, you should seek medical treatment.

– Shepell-fgi, www.shepellfgi.com

Oily Rags in Dryers: A Recipe for Disaster

There have been several incidents in hotels/restaurants where rags that were used to clean up oily spills (oil from deep fryers) were washed and then thrown in the dryer only to burst into flames due to **spontaneous combustion** when heated. **Two of these fires resulted in total building losses.**

There is no flaming ignition with spontaneous combustion. Rather, when flammable liquids (cooking oil/deep fryer oil) are soaked up by a rag, heat develops. When oily rags are bunched up and piled on top of each other or placed in a dryer, heat can build to a point where it ignites this already flammable material.

SAFE CLEANING PROCEDURES:

1. Soak up oil spills with rags. If keeping rags – wash them in warm soapy water or use a degreaser.
2. If possible – hang rags outside to dry. If hanging them inside, keep them well away from heat sources such as furnaces and water heaters.
3. **DO NOT** put oily rags in a dryer (even if washed).
4. If discarding oily rags – hang outside to dry before putting them in a trash bin.

COMMERCIAL INSURANCE

Frozen Pipes: Fire and Water Damage

Frozen pipes can result in serious water damage when pipes split and ice melts. In addition serious fire damage can be incurred if attempts to thaw frozen pipes are not done with extreme care, caution and patience.

Fire Damage:

Thawing frozen water lines can be a tricky and sometimes dangerous process. Every year there are several fires resulting from attempts to thaw frozen pipes. **NEVER use a flame torch to thaw pipes:**

- Overheating can burst pipes or set wood close to pipes on fire!
- Open flame torches are the most common cause of pipe thawing related fires.

Water Damage:

Water damage from frozen water lines or boiler heating pipes has resulted in the highest loss amounts next to damage arising from fire claims. **During the past three years there have been over 100 water damage claims amounting to over \$5,000,000.** Extreme cold weather presents risks of frozen pipes; if pipes burst extensive water damage could occur if not detected quickly.

Preventing Frozen Pipes:

Careful preparation in the fall and frequent monitoring during cold weather is vital in the prevention of water damage losses:

- Have furnaces and boilers checked and serviced every fall by a qualified heating contractor to ensure they are working properly.
- Do not turn down thermostats below 10°C (50°F), especially during cold weather. Heater failure could result in frozen pipes in a very short time. Store temporary heaters on the property that could be used quickly in case of furnace failure.
- Maintain a 24-hour emergency contact phone list for staff to use in case of emergencies such as power failure, furnace failure or frozen pipes.
- Locate emergency shut-offs for water lines and sprinkler systems and ensure that staff know where the shut-offs are located and how to shut them down to reduce the damage.
- Drain water lines, toilets and tanks in buildings or sections of the property that may not be used during the winter.

- Wrap problem pipes with electrical heat tape or insulate problem pipes with foam insulation wrap, especially those that run through unheated spaces.
- Protect pipes in an unheated crawlspace by running a heating duct into the area. Raising the crawlspace temperature to modestly above freezing, (about 5°C) will help prevent pipe freezing.
- Check heating and water systems frequently during the winter for early detection of problems.

Careful preparation and regular checks during very cold weather can prevent frozen pipes and reduce potential water damage.

Techniques for Thawing Frozen Water Lines

REMEMBER: If the pipe is close to the wall use a piece of drywall or fire resistant insulation sheet behind the pipe to help reflect heat onto the pipe.

1. **HAIR DRYER:** One of the best and safest ways to thaw the pipe is to heat the area with a high power hair dryer.
2. **HEAT LAMP:** Works well to heat an exposed pipe.
3. **SMALL PORTABLE HEATER:** Small powerful fan heaters work great when warming pipes under a kitchen or vanity base cabinet. Direct the heater onto the frozen section of pipe.
4. **ELECTRIC PIPE HEAT TAPE:** Ribbon type heating wrap with electrical heating elements in it can be wrapped around the pipe and plugged in. The temperature is controlled with a thermostat and the heat tape heats the pipe. The heat tape can be left on the pipe.

– Ken Fingler, Director, Risk Management

PRIVACY ACT

Western Financial Group Insurance Solutions 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).



Group Insurance Solutions Builds Hope

In October 2011, employee volunteers from Group Insurance Solutions worked together to help build affordable Winnipeg housing. A grant provided by the Western Communities Foundation went towards building the home sustainably, incorporating the highest level of energy efficiency, water efficiency, and environmental design.

At Habitat for Humanity Canada, they believe in making affordable housing accessible to low-income families who could not otherwise afford to own a home. They make this possible for the families by:

- Building homes using volunteer labour and donated materials
- Selling these homes to partner families with a required commitment of 500 volunteer hours
- Offering families an affordable and sustainable no-interest, no down-payment mortgage, with monthly payments set at 25% of gross income

Habitat homes help families avoid making impossible choices between rent and other basic necessities by providing them with a mortgage they can afford. An affordable mortgage allows their partner families to ensure their needs are met – including childcare, transportation, groceries, education, school supplies, medical and dental expenses, clothing, furniture, and more.

Group Insurance Solutions is very proud to have been a part of such a worthy project.



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