



Santa Is Delivering Something Unexpected to Kick Off 2017! (see page 3)

Anthea & Douglas'

BLUEPRINT FOR YOUR PEACE OF MIND

GREAT Rates * Award-Winning Service * Unbeatable Protection

From: Anthea Mumby, Thursday 9:29am, Mumby Insurance

December 2016 Edition

When It's Cold Outside, You're More Likely to Catch a Cold: Here's Why

Ever wonder why you only seem to catch a cold when it's, well, cold out?

Of course, germs, and not the weather, are the real culprits here. You have to come into contact with the bugs that cause illness to come down with one. But there are several reasons why we may actually be more likely to get sick this time of year, and frigid temperatures are just one of them.



When it rains, it pours. Nearly our entire team got sick at the same time this month, likely because we spend so much time together. Here's the soup-in-a-jar I brought into the office to help make everyone feel a bit better.

First, when it's miserable out, we tend to stay inside. Some studies show that both the cold air from outdoors as well as the dry air from indoors may play a role in protecting the aerosol droplets we sneeze and cough into the air, allowing them to more easily spread from one sick person to another. Plus, stuffy, unventilated indoor air (continued on page 2)



ARE YOU GETTING A FREE PIZZA?

(see page 2 to find out)

How Well Do You Know Santa's Reindeer?



When you think of Santa's reindeer, you likely go straight to Rudolph (he gets all the attention!). But, some of the other reindeer have neat stories too...

Two of Santa's reindeer are named after special weather phenomenon. Can you name these two reindeer?

Answer on p. 4

You're More Likely to Catch a Cold During Winter (cont'd)

could make it easier for colds to spread. This has been proven to be true in crowded rooms with poor ventilation: Colds were more likely to thrive in such settings.

Also, some research suggests that in cold temperatures, the outer shell of flu virus particles gets tougher and hardier so that it survives longer and could be easier to spread.

If that's not enough, being outside when it's chilly may make it harder for the hairs and mucus in our noses to protect us from germs. Plus, the rhinovirus, which causes the common cold, replicates more easily in cooler temperatures than at warmer ones.

All of this to say, you really are more likely to come down with a cold when cold temperatures hit. So bundle up this winter, and keep in mind that your immune system is doing the best it can to keep you healthy.



Douglas and I visited this restaurant during a recent trip to San Diego. We thought this was a perfect name for a restaurant at a hotel holding a conference for insurance brokers!

How can we jump to your rescue if you have a claim?

"I had a bad car accident... but you notified me that since I had a good driving record, I have a one-time forgiveness. I was relieved to know that you have coordinated to cover the cost of my car repair, and I only have to pay the deductible. I want you to know that I am sincerely grateful, I also assure you that I will remain the client of Mumby Insurance as long as I am driving." – Hady Lofty

Great News: Your FREE PIZZA Is On The Way!

These super clients recently referred a friend or family member to Mumby for a FREE, no obligation insurance quote.

We're glad to know that you are a happy client and we promise to bring the same top-notch service to your referrals. As a thank-you, we're sending you a FREE PIZZA!

Give us a referral at mumby.com/referrals and your pizza will be on its way too!

**Blanca Agregado
Leila Quemuel
Lloyd Codner
Luke Kairy
Sev Palazov
Karon Miller**



SANTA DELIVERS!

If you've been good in 2016, maybe Santa will deliver this brand new Toyota Tacoma to help you start off the New Year in style!

We'll be drawing a winner on Feb 3rd, so enter now for your chance to win!

www.mumby.com/tacoma



You Found The Right Team!

"Thank you for your prompt responses and helpful advice. It was a great pleasure to talk with you and receive information with various options regarding my insurances.

You have a great knowledge of those subjects and I greatly appreciate all your help. Thank you again."

- Jacek Vogel

When I get off the phone with you I am going to tell my coworkers how stupid you are.

**You deserve better service! Call us to see the difference:
1-800-446-5745**



Winter Insurance Options for Summer Motorized Vehicles

Unless you are lucky enough to migrate south for the winter, you are most likely going to put all your summer "toys" away when the cold weather hits. This includes storing your boat, jet skis, motorcycle, ATV, or other motorized vehicles you have for your summer enjoyment.

Most people who own classic cars, convertibles, or even old styles of Jeeps choose to store these vehicles at least for a few months of the year. Winter is the time of year for more accidents, so you don't want that classic car out on icy streets and highways.

If you have been thinking about simply dropping insurance on these vehicles while they are in storage, there are some important considerations to keep in mind:

- ❑ **Homeowner's Coverage** – Some small boats may be covered under homeowner's insurance policies, but larger boats and other motorized vehicles are often not covered. **Even small boats will only cover a very limited amount based on the coverage limits for personal property in the policy.**
- ❑ **Theft, Fire, Vandalism, Storms** –If you drop the existing coverage on your summer toys, there will typically be no support for these types of damages, leaving you to pay out of pocket.
- ❑ **Lay-up or Storage Policies** –These don't cover a motorized vehicle if it's in use, so be sure to have your full policy reinstated before you head out on the water or road next season. **These policies are extremely low cost, and are therefore an attractive option.**



If you have a summer "toy" that gets stored each winter, give us a quick call to make sure it's safe and protected: 1-800-446-5745





Getting an iPad for Christmas?

Follow these 2 tips to get the most from your new device

iPads, like most electronic devices, can suffer performance issues when they aren't taken care of properly. Here are 2 tips that will keep yours running smoothly for years to come:

1. **Do not charge your iPad until your battery is really low.** Batteries have a memory and will record being charged at a particular level. **Creating a charging pattern can trick your device into needing to be charged more quickly than it really needs.**
2. No user manual is included with an iPad, but a **free PDF version can be downloaded** in the Apple store. Even if you think you know how to use an iPad, there are many "secrets" in the manual that typical users miss out on. Get yours here:
<https://support.apple.com/manuals/ipad>



Reindeer Trivia

The 8 original reindeer are Blitzen, Comet, Cupid, Dasher, Prancer, Vixen, Dancer, and Donner. But it's **Donner**, which means thunder in German, and **Blitzen**, which means lightning, who are named after weather phenomenon.

I Was in a Car Accident: What Would Happen to You?

A couple of weeks ago, I was rear-ended on the way back from a business meeting. Thankfully, nobody was seriously injured, although I am now recovering from a case of whiplash.

Obviously, I wasn't expecting this incident, so it's added a hiccup in my schedule. I have doctors appointments, physio, car repairs, etc. to deal with.

Despite these minor inconveniences, this car accident has certainly been a learning experience as I experience a car insurance claim (both vehicle damage and accident benefits for my injuries) first hand.

Immediately I thought of you. **Do you know the details of your car insurance coverage? Would you know how to deal with a car insurance claim? And, would you know who to call first?**

If you can't easily answer these questions, call us for assistance: 1-800-446-5745



CALL 519-885-5956 OR 1-800-446-5745 NOW!

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