



IS THIS FOR YOU? Christmas Is Coming Early For Someone (see p.3)

Anthea & Douglas'

BLUEPRINT FOR YOUR PEACE OF MIND

GREAT Rates * Award-Winning Service * Unbeatable Protection

From: Anthea Mumby, Tuesday 9:05am, Mumby Insurance

October 2016 Edition

What's Changed In Your Life?

Think back over the past few years and ask yourself what changes have recently happened to you...

Did your family life change, with a new baby, or a child (or children) who have grown up and left the home? Maybe you've taken on a new career, started a business, or are approaching retirement?

Your change might have involved purchasing a new home, a cottage, or that dream car you've wanted for many years.



Douglas and Rhiannan enjoying some father-daughter time, snapping photos on the beach in Capetown, South Africa. Moments like this are precious in our new "empty nester" stage of life!

For Douglas and I, our life changed when Rhiannan got her first car and moved off to university. Suddenly we were empty nesters – we entered a new phase of life.

Changes in life are inevitable, and many deserve celebration, but too often people don't stop to think about how these changes should be reflected in the protection (continued on p.2)

Thanks For Another Thumbs Up!

"My Mom, a 35 year veteran in the insurance business, wanted me to say that you are very efficient, and how you manage information and your personal interactions with people is simply awesome! Thanks so very much."

- John Anthon Di Sabatino



Halloween Triva!

Halloween is the second most commercially successful holiday (Christmas is #1). Candy makers cash in bigtime during Halloween. Which candy was the first to do so?

- A. Tootsie Roll
- B. Rockets
- C. Twizzlers
- D. Hersey Chocolate Bars



Answer on p. 4

What's Changed In Your Life? (cont'd)

they have for themselves, their family, their businesses, and their possessions. Insurance needs change over time. To ensure you have adequate coverage, and to receive possible discounts, contact us if you've recently experienced any of the following life events:

- ❑ **New teenage drivers.** Consider adding your teenage driver to your policy as it is generally cheaper than purchasing a separate policy.
- ❑ **Retirement.** If you're no longer commuting to and from work, you may be given a better rate on car insurance.
- ❑ **Valuable purchases.** A standard homeowner's policy has limited coverage for highly valuable items. Supplement purchases and gifts that exceed the policy's limits with a floater—a separate policy that provides additional insurance.
- ❑ **Home renovations.** Report major home improvements to your insurance broker to protect any increased value to your home.
- ❑ **Marriage or divorce.** If merging or separating households, adjust your inventory list to make sure you're not under or over-insured for future claims, and update your homeowner's insurance appropriately. In the event of a divorce, adjust all policies to reflect your new status.
- ❑ **New children.** Add your child as a beneficiary on any life and disability policies, and make sure your coverage is sufficient. ←



A quick phone call can give you peace of mind, knowing that your insurance policy protects your ever-changing life. **Call us today at 1-800-446-5745.**



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Healthy Tip: Get Moving to Offset Inactivity!

According to a recent study, workers who sit for eight hours a day can offset the subsequent negative health effects by exercising at least one hour per day.

During the study's observation period, people who exercised moderately—such as walking a kilometre in 10 minutes—had less of a mortality risk than those who performed little physical activity, as long as the activities totalled one hour during any given day.

However, even with the hour of exercise, people who watched high amounts of TV while sitting had higher mortality rates—possibly due to an unhealthy lifestyle altogether.

While it may be difficult to find time to exercise outside of work hours, it is possible to combat long periods of sitting with small bursts of activity, such as the following:

- Standing while on the train or bus
- Taking the stairs instead of the elevator
- Working at a standing desk (or in a human hamster wheel like the one pictured here!)
- Standing while talking on the phone

Reducing time spent sitting and exercising regularly for at least 150 minutes per week can help combat type 2 diabetes, some types of cancer, and early death.



CHRISTMAS IS COMING EARLY THIS YEAR!

Wouldn't this brand new Buick Verano make a fantastic early Christmas present for YOU?

We'll be drawing a winner on Dec 2nd, so enter now for your chance to WIN!

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MERRY
O CHRISTMAS

My Rates Just Dropped!

"After recently purchasing a new vehicle, my insurance rates sky-rocketed, so I asked [your broker] Jennifer if she could look into it to see if there was anything I could do to have my policy lowered. Luckily for me, Jennifer was able to spot that my insurance company did not have my drivers training certification, as well as my car being equipped with snow tires for the winter.

Adding these to my policy, she was able to assist me in having my insurance policy re-evaluated. Thanks to Jennifer my premiums have dropped and I am finally able to enjoy my new vehicle." -Jeffrey Anderson

Make sure you're getting all the discounts you deserve! Call us at 1-800-446-5745

Alert!



WE'RE HAPPY TO HELP!

"I hereby express my gratitude for your support and positive attitude throughout the process of insuring my new car through Mumby Brokers. I highly appreciate your professionalism, patience, and your willingness to explain in detail all the terms and conditions of the insurance policy, taking into consideration that I'm newcomer to Canada and that this was my first car insurance policy.

Moreover, the premium you offered me was noticeably competitive comparing to other offers I received from other Insurers. I assure you that I will be recommending you to anyone who asked me about insurance, and I look forward to doing business with you again in the future." - Aous Churbaji

CALL US TODAY: 1-800-446-5745



HALLOWEEN TRIVIA

Halloween candy sales average about \$2.5 billion annually in North America alone. Chocolate candy bars top the list as the most popular candy for trick-or-treaters, with Snickers being #1.

But, the first mass-produced candy to join in the Halloween fun was the Tootsie Roll. They were the first wrapped penny candy, being sold commercially in 1896. (Answer A)

Happy Halloween Safety Tips!

Halloween is an exciting time of year for kids, but it can also pose potential dangers. The following tips can ensure that Halloween is both safe and fun:

- Choose flame-resistant costumes, and make sure they are brightly coloured or adorned with reflective tape to increase visibility. Avoid ill-fitting masks that can interfere with your child's vision or breathing.
- When carving pumpkins, let your child draw a face on his or her pumpkin, and then have an adult carve it. Keep candles, matches and lighters away from areas accessible to children. ←
- Accompany your child while trick-or-treating until he or she is old enough to go with a friend; this is usually around the age of 12, but this is also dependent on maturity.
- If trick-or-treating at nighttime, make sure your child carries a flashlight. Also, teach your child to only cross the street at crosswalks, and to make eye contact with drivers before crossing in front of them.
- Remind your child of "stranger danger" and to never go inside homes and cars.
- Ask your child to refrain from eating any treats until you look them over (and test one yourself!).



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

Email Quotes: getaquotenow@mumby.com Fax Quotes: 519-747-2862 Weekdays: 8:30am-4:30pm
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