



# Trivia: Where did the month of April get its name? (see page 4)

Anthea & Douglas'

## BLUEPRINT FOR YOUR PEACE OF MIND

**GREAT Rates \* Award-Winning Service \* Unbeatable Protection**

From: Anthea Mumby, Monday 1:21pm, Mumby Insurance

**Spring 2018 Edition**

### Why Are My Auto Insurance Rates Increasing?

If your auto insurance rates seem to be climbing year after year, you might not be imagining it. And the reason behind the increasing rates may have little (or nothing) to do with your driving abilities or accident history.

So, what's driving up auto insurance rates?

Auto insurance fraud is likely higher than \$2 billion every year. And it's the honest drivers who are paying for the fraudulent minority. The shocking stats do not end there...

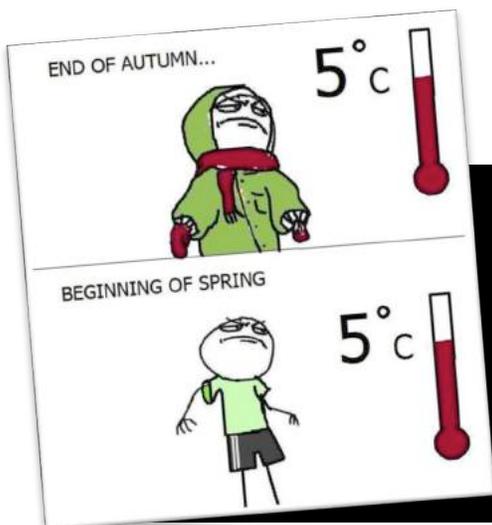
From the multiple ways in which fraud is committed, to the vast array of players gaming the system, to the government-backed initiatives that have gone uninitiated, all signal that meaningful action is needed. There's simply too much abuse in the auto insurance system.

A recent survey, including consumers from across Canada, found that overwhelmingly from province to province you agree that auto insurance fraud must be stopped. (continued on p. 2)



Have questions about your auto rates OR anything else related to your insurance?

Morgan, our online insurance assistant, makes it easy for you to get instant answers to many of your questions. Visit [Mumby.com](http://Mumby.com) and look for Morgan in the bottom-right corner. She's always ready to help you!



## Where Are You Travelling This Spring?

(See p.2 for details)

## Why Are My Auto Insurance Rates Increasing? (cont'd)

As expected, the survey found that you want to pay less for your auto insurance. You should be paying less, but it starts with us all fighting fraud.

A problem this big can't be tackled overnight. We all have to work together to inform ourselves, protect ourselves and to apply pressure in the right places for actionable reform. Go to [www.mumby.com/auto-fraud-video](http://www.mumby.com/auto-fraud-video) to find out more about the problem and what you can do.

### What Else Can You Do to Lower Your Auto Rates?

In addition to educating yourself about auto insurance fraud and reporting incidences you see happening, here are 9 steps you can take to reduce your auto insurance premiums:

1. **Research before you purchase.** Find out how the size, performance, value and age of the vehicle you are looking to purchase will affect your premium compared to other vehicle options.
2. **Choose a higher deductible.**
3. Don't drive while under the influence of drugs, alcohol or fatigue. **Never text and drive.** A clean driving record will help keep your premiums lower.
4. Drive defensively.
5. Drive less. **You could qualify for a lower mileage discount.**
6. Consider purchasing a car with more safety features. Some insurers offer additional discounts.
7. **Install an anti-theft device.**
8. Consider **excluding high-risk drivers** in your household from your policy. If you choose to do this, make sure these drivers do not get behind the wheel of your car.
9. Ask us about multi-policy discounts. When you combine your home and auto insurance, you may become eligible for great savings.



Watch the hidden cameras reveal how often insurance fraud is taking place in Canada. Go to [www.mumby.com/auto-fraud-video](http://www.mumby.com/auto-fraud-video)



Want to know if you qualify for any of these cost-savers? Call us at 1-800-446-5745 today.

## Where Are You Travelling to Next?



*You work hard, so it's important to take time to rest and recharge. Where would your ideal recharging location be?*

We recently took a family trip to Florida. Here's Douglas, Rhiannan, and myself enjoying a relaxing cruise on the water. We came back refreshed and ready to get back to work.

Planning a vacation? One of our insurance experts can help you get the perfect travel insurance.

**Call us at 1-800-446-5745 today.**

# What Is *Overland Flood Insurance* and Do You Need It?

Floodwaters have the power to damage not only your home, but also your financial future. It can be easy to think that you're not at risk, but, as we learned from the recent floods in Brantford, Ontario (see image to the right), floods can happen almost anywhere, anytime.



## What Is Overland Flooding?

Overland flooding is defined as flood waters flowing from an outside source or body of water onto dry land, causing water damage. The two most likely causes of overland flooding include snowmelt and rainstorms. Overland flood insurance covers flooding from surface water accumulation as well as from bodies of water, such as lakes, rivers or streams.

However, overland flood insurance does not accept claims where flood damage is the result of a saltwater source, such as coastal flooding and tsunamis. Dam breaks are also specifically designated as uncovered occurrences.

## Your Home Insurance Policy Might NOT Protect Against Overland Floods

While home insurance policies may offer coverage for water damage from sewer backups or pipe bursts, they commonly exclude losses caused by overland floods.

To truly protect your home from floods, you can't rely on standard home insurance policies alone. Instead, you should turn to new forms of protection, like overland water endorsements. **Call us at 1-800-446-5745** to see if this endorsement makes sense for you.



## **One-Stop-Shopping, Exclusive Savings Programs, and Award-Winning Service...**

Yes, we offer competitive rates for all your insurance needs, but getting great value is only one of the many reasons why our clients choose Mumby AND stick with us year after year:

- We are independent brokers who work on your behalf
- Real "live" people answer our phones to serve you better
- Earn rewards for referrals and even your testimonial
- Save time with one-stop insurance shopping
- Have peace of mind with a FREE annual insurance check-up to ensure your policies are up-to-date
- Get quick service – We offer same day coverage, instant quotes, and immediate proof of insurance
- Enjoy our welcome gift for all new clients
- And so much more!

**We work on your behalf to find the best coverage at the best price that meets YOUR exact needs.**

**(Exciting, we know!)**



**Getting your home or auto insurance elsewhere? Now's the time to call us for a FREE quote: 1-800-446-5745**

## Where Did April Get Its Name?

April was called 'Aprilis' by the Romans. It means "to open."

Why? Animals that are in hibernation usually come out of their slumber, birds fly north, and the bees and butterflies begin their nectar collection. So, in a sense, many things are opening for the spring season in April.



**Eric Tran**  
Local Guide · 96 reviews · 24 photos  
★★★★★ 2 months ago  
I went with mumby through a professional association discount, making them the **best value insurance company I've come across**. But that also came with great service, which I was not expecting. They did not have a typical sales-driven approach, and were very patient with explaining everything to me as a first time insurance buyer. Keep up the good work. Thanks!

**Melanie Walsh**  
1 review  
★★★★★ a month ago  
I was recently in an accident and my experience with Mumby was great. They helped me get the information I needed right away. **Overall my experience with Mumby has always been a 5 star rating!**

**DAVID MORGAN**  
1 review  
★★★★★ 2 months ago  
I have been a customer with Mumby Insurance for in excess of thirty five years. Dealing with them has always been a pleasure and easy to do. They respond to queries in a timely manner and the service they provided in dealing with the two vehicular accidents in which we were involved some years ago was professional and extremely satisfactory.

## THANK YOU SO MUCH!

Your testimonials and referrals are the best compliments we could ever get! Every time you refer a friend or family member to Mumby for a free insurance quote, we'll send you a **FREE PIZZA** as our way of saying, "Thank you!"

Visit [www.mumby.com/referrals](http://www.mumby.com/referrals) to get yours!



## Preventative Health Care for Men: 6 Steps You Should Take

Preventive care, including regular doctor visits, is important for everyone. But, there are certain tests and screenings that are specific to men and their health needs:

- 1. Blood pressure** - Men should have their blood pressure taken at least every two years to detect early signs of hypertension (high blood pressure).
- 2. Prostate cancer screening** - Men over the age of 50 should have a yearly rectal exam and prostate-screening test.
- 3. Cholesterol screening** - Men should have a cholesterol test every five years after the age of 20. High levels of cholesterol raise the risk of heart attack and stroke.
- 4. Fasting blood sugar** - Men should have a blood sugar test every three years after the age of 45 to measure their risk for diabetes.
- 5. Colorectal cancer screening** - Men should have a colorectal screening to detect cancerous cells and growths in the inside wall of the colon after the age of 50.
- 6. Testicular cancer** - All teenage males and adult men should have a testicular exam every time they visit the doctor for a physical exam.



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

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