

Why Uber Is A No-Go (p2)



Health Watch: Should You Choose Back Surgery? (p4)



Can We Send You This Pizza? (p2)

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## Family Day – Did You Know?

Family Day was adopted in Ontario in 2008 and has since been celebrated on the 3<sup>rd</sup> Monday each February.

But, the Family Day tradition started in another province. Do you know which one?



Find out the answer on p.6

## Happy February!

It's cold but sunny as I write this newsletter. No matter how chilly it gets, I remind myself that we do live in the very best country in the world where a few months of cold is more than made up for with all the other benefits Canada offers.

With the icy roads upon us, it's a good time to review what to do if you're in a car accident. We've also included an article about back pain, a topic near and dear to Douglas' heart. His most recent flare-up was courtesy of the family ski trip I wrote about in our January newsletter.

We hope you enjoy the upcoming Family Day, whether it's a quiet day keeping warm indoors, or getting outside and doing something fun!



*Anthea Mumby & Douglas Pinnell*

P.S. If Valentine's Day brings you new jewellery, be sure to call us to make sure your coverage is up to date.

# Why Uber is a No-Go

## The Risks for Drivers and Passengers



Transportation Network Companies are trending, but carrying passengers for compensation does not fall within insurers' definition of a Personal Use Private Passenger Vehicle.

Uber and UberX have been making headlines across the country as government bodies try to ban the company from operating in their cities. Uber currently operates in Toronto, Ottawa, Montreal. Although it may seem like an easy way to make extra money, there are risks associated with operating as an Uber driver or being a passenger.

Here are facts you need to know about Uber.

### What is a Transportation Network Company (TNC)?

A TNC arranges transportation services for compensation using a smart phone-enabled platform to connect passengers with drivers using their personal vehicle. The drivers are paid for

providing this service. TNC's are a less expensive alternative to traditional taxis.

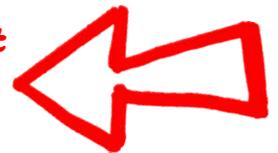
### What is the Insurance Company's Stance on TNC's?

Carrying passengers for compensation does not fall within carriers' definition of a *Personal Use Private Passenger Vehicle*, and these risks will not be written or may not be covered in the event of a loss.

### What happens in the event of a loss?

In the event of a claim, where the insured did not disclose the nature of the vehicle's use, the insurer could deny coverage. An insurer could also void the policy 'ab initio' for material misrepresentation.

*Have a question about your auto coverage? Call us! 1.800.446.5745*



## This Pizza Is Waiting For You!

We really appreciate your referrals and want to say thank-you. Every time you refer someone to us for a FREE no obligation comparison insurance quote, we're going to send you a **FREE PIZZA** to enjoy with your family!

It takes just 2 minutes to pass along a referral. You can **call our office** at **1.800.446.5745** or you can do it online right now!

Visit [www.mumby.com/customer-referrals](http://www.mumby.com/customer-referrals) to refer a friend or family member and claim your free pizza! Plus, we have other **great prizes** to give away. Visit the link above for all the details!





"As a single Mom I am most concerned with costs, Mumby couldn't be beat. I didn't even realize the costs for car insurance could be so different between companies. Thank goodness I shopped around!

As an extremely value-added bonus, the customer service is second to none. I would and will recommend Mumby to anyone for all their insurance needs!"  
-Kelly



# What To Do If You're In An Auto Accident

It's hard to travel anywhere during the winter without driving by the scene of an accident. The icy conditions, the blowing snow and the cold temperatures make auto collisions more common.

Despite knowing that collisions can happen more easily, you may not really know what to do when an auto accident happens to you. Keep these steps in mind if you find yourself involved in an auto collision:

- 1. **Call the police immediately.** When they arrive, give them as much information as you can about what occurred.
- 2. **Ask the investigating officer for a copy of the report,** as you may have to submit that with your claim.

**3. Write down the names and addresses of all drivers and passengers involved.** Also note the licence plate number, make, model and year of each car involved, as well as the other drivers' insurance companies and driver's licence numbers.

**4. Write down the names and contact information for any witnesses.**

**5. Write down as many details as you can recall** about your accident and then call us at Mumby Insurance Brokers, Inc. to report your claim. When contacting us, we will let you know what forms need to be filled out to support your claim.

**6. Keep a record of any expenses incurred.**

## Alfredo, You Are The Winner!

Congratulations to Alfredo Cimini, winner of our January draw for a **\$100 Amazon Gift Card!**

Alfredo simply referred a friend or family member to Mumby for a free comparison insurance quote and was automatically entered in a draw to win this monthly prize.



**Learn How You Can Win!**

Visit [www.mumby.com/customer-referrals](http://www.mumby.com/customer-referrals) for details.





# Have Back Pain?

## How To Know If You Need Surgery Or Not

Many business people and office workers have experienced back pain at some point, while others deal with it every single day. Hours upon hours seated at a desk can lead to all sorts of back issues.

If you are experiencing chronic back pain, there are some surgical ways to get relief. However, be sure to consider all of your options before going under the knife.

Back surgery is among the most commonly performed, unnecessary procedures. If your doctor suggests it, should you go for it?

While there is no guarantee that you'll come through pain-free, these clues will help you make an informed decision.

### Check Your Diagnosis

There is clear evidence that surgery can help these common problems:

- Spinal Stenosis (narrowing of the spinal cord)
- Degenerative Spondylolisthesis (one vertebrae slips forward)
- A herniated disc with leg pain

### Exhaust Other Options

Start with less invasive measures such as over-the-counter meds, steroid injections, muscle relaxants,

physical therapy, chiropractic care, massage, and/or acupuncture.

### Assess Your Pain Levels

Some people can cope while they explore non-surgical options or let nature take its course (most back pain resolves within a year). For others, the pain may be unbearable.

### Get A Second Opinion

Consult an orthopedic surgeon or neurosurgeon who specializes in the spine and is affiliated with a back pain centre. Don't share your previous diagnosis – Let the new doc have a fresh look.

### Compare Pros And Cons

Weight the benefits and risks of surgery versus those of going without – the drowsiness of painkillers for example, the inconvenience of going to therapy sessions, and the continuing effect of pain on your ability to function and work each day.

Finally, keep in mind that even with surgery, there are some cases in which the pain will never completely go away.

Even with back surgery, there is no guarantee that your back pain will completely go away.

## We're Hiring! Know Someone Perfect For The Mumby Team?

We're always looking for new team members who can help us provide our clients with the best service possible. Do you know someone who could help us provide amazing customer care?

They can call us at **1.800.446.5745** or visit [www.mumby.com/jobs](http://www.mumby.com/jobs) to learn more.





# The Dangers of Date Rape

## Start a Conversation

There has been a lot of talk in the news recently about the sobering topic of celebrities and accusations of date rape, unwanted advances, and other abuse of women. As the father of an 18-year old University student I'm planning to have a chat with my daughter when she is home for Family Day about this topic.

A few friendly reminders are never a bad idea, and are worth the proverbial eye-rolling and "Yeah Dad, I know how to be safe. Enough with the lecture already!" line that I'm sure I'll hear. I plan on sharing these safety tips that have been emphasized in the news recently:

- Don't accept a drink from an open container or from a stranger
- Never leave your drink unattended
- Don't rely on a friend to watch your drink for you
- Putting a napkin over your glass doesn't protect you from date rape drugs
- Don't give your phone number or address to a stranger*
- Avoid being in a private place with anyone whom you've just met
- Watch out for your friends if their behaviour seems out of character. Take them home or call a family member
- Never accept a ride from someone you don't know well. Use a taxi instead

Date rape is one of those topics that's easier just to avoid talking about, but is certainly better to initiate a conversation and know that everyone will be safe.

### It's More Common Than You Might Think

According to the Sexual Assault Centre in Canada, 51% of Canadian women report having experienced at least one incident of physical or sexual violence since the age of sixteen.



Visit [Mumby.com/Sweepstakes](http://Mumby.com/Sweepstakes) - Enter in just 2 minutes!



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Prizes may not be exactly as shown.

# Family Day Trivia!

**Which province was the first to celebrate Family Day?**

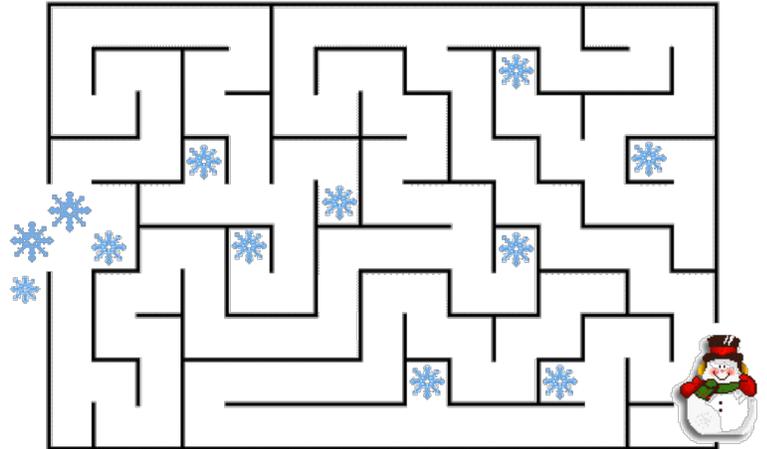
Alberta began recognizing this holiday in 1990. In Alberta an employer can choose to observe the holiday or not and they now call theirs Heritage Day.

Saskatchewan started celebrating Family Day in 2007 and British Columbia started theirs in 2013.

In Manitoba it is called "Louis Riel Day" and PEI refers to theirs as "Islander Day".



**Winter Maze!** Hey kids, can you find your way out?



## Why You'll Want to Read This Issue:

- ☑ Do you have back pain? Find out if surgery is your best option
- ☑ Find out who just won a \$100 Amazon gift card
- ☑ What should you do if you're involved in an auto accident?
- ☑ Why Uber puts both drivers and passengers at risk

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