



# Premium Coverage



Premium Coverage is a seasonal newsletter created and issued by HED Insurance and Risk Services.

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.

For specific details regarding insurance protection, refer to the Terms and Conditions of your policy.

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



## HED Recognized as one of Manitoba's Best Places to Work

For the fourth year in a row, HED Insurance has been named a Top Employer in Manitoba in recognition of our successful practices to recruit and retain employees.

"These awards are particularly gratifying because they recognize our efforts to continue to be an employer of choice," says Steve Korman, Vice-President of Human Resources and Corporate Services. "The key continues to be employee engagement. We emphasize continuous learning, job enhancement and foster a positive corporate culture through our comprehensive performance based compensation, policies and practices."

Recently acquired by Western Financial Group, HED now has the capacity to expand its market presence and the potential to provide even greater opportunities for members of the HED team.

"We consider ourselves as a progressive company as we build on the strengths of our employees, providing timely feedback about their performances and that of the company," says Korman. "We take a genuine interest in helping our staff members achieve and succeed."

Helping staff maintain a healthy life-work balance is another part of HED's commitment to its employees. The company provides an annual, in-house flu shot clinic, a walking club and a company "wellness den" stocked with popular fitness equipment. An affordable, comprehensive health insurance plan (soon to be 100 per cent employer paid), employee counselling services, generous vacation and leave allotment and a half-day Friday work program in the summer months help employees feel good about themselves and their employer.

New HED president, Grant Ostir, says the Top 25 honour was not only gratifying to management, but also reaffirmed their commitment to their already successful human resources strategy.

"We recognize that while we have our key initiatives, it is the people within HED that execute the strategies that help our company to continually improve and reach its goals," says Ostir. "The Top Employer awards demonstrate that we are succeeding in positioning our company as a great place to start and grow a career."

## Canada's Best Employers for New Graduates



HED is also very proud to have been included in the 2010 edition of The Career Directory, a guide to Canada's best employers for new graduates. Now in its 17<sup>th</sup> edition, The Career Directory profiles employers across Canada that recruit recent university and college graduates, offering attractive benefits and great advancement opportunities for younger workers.

## Overweight Canadian Children and Adolescents

Did you know that the percentage of overweight children in Canada is growing at an alarming rate? According to Statistics Canada, 33% of Canadian children and adolescents aged 2 – 17 are overweight. Over the past 25 years, the overweight rate for adolescents aged 12 – 17 has more than doubled and the obesity rate has tripled.

### Lead by Example

Helping kids lead healthy lifestyles begins with parents who lead by example. Get your kids involved by letting them help you plan and prepare healthy meals, and take them along when you go grocery shopping so that they can learn how to make good food choices.

### Avoid falling into the following common food/eating behaviour traps:

- \* Don't reward kids for good behaviour or try to stop bad behaviour with sweets or treats;
- \* Don't maintain a clean-plate policy. If kids are satisfied, don't force them to continue eating;
- \* Don't talk about "bad foods" or eliminating sweets and favourite snacks. Kids may rebel and overeat outside the home.



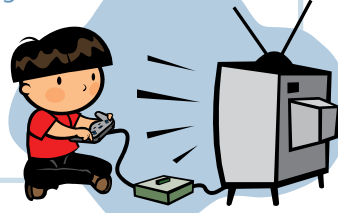
Many kids don't get enough physical activity, and they are spending less time exercising and more time in front of the TV, computer, or playing video games. With today's busy families having less free time to prepare nutritious home-cooked meals, kids are eating more fast food, microwave foods and prepackaged meals.

In addition to lifestyle habits, other factors such as genetics and medications can contribute to weight gain.

Obesity increases the risk for serious health conditions like type 2 diabetes, high blood pressure, and high cholesterol. Obese kids may be prone to low self-esteem that stems from being teased, bullied, or rejected by peers. When this happens, the child can also experience depression.

If you eat well, exercise regularly, and incorporate healthy habits into your family's daily life, you're modeling a healthy lifestyle for your kids. Talk to them about the importance of eating well and being active, but make it a family affair that will become second nature for everyone.

\* Children aged 6 – 11 and adolescents aged 12 – 17: the likelihood of being overweight or obese tends to rise as time spent watching TV, playing video games or using the computer increases.



\* Children and adolescents who eat fruit and vegetables 5 or more times a day are less likely to be overweight or obese.



## Employee Benefits

### Winter Exercise Tips

#### Find exercise videos you love.

The great thing about having an exercise video collection is that you have no excuses! Weather, time of day, long lines for equipment, etc. will not stop you from burning calories!

#### Use TV commercial breaks.

Find a book, magazine article, or wall chart showing exercises to work all major muscle groups and do a set of repetitions during each commercial. You'll get a 20-minute workout during one 60-minute show!

#### Park farther away and walk.

At work, at the grocery store, at the mall or any place where you're stuck walking outside anyway, just bundle up and get a few extra steps. When indoors, take the stairs instead of the elevator or escalator. You'll burn more calories.

#### Be less efficient!

If you live in a multi-story house, take as many trips up and down the stairs as you can. At the office, take a walk to see your coworkers instead of always using email.

#### Consider winter sports.

Skiing, ice skating, and snow-shoeing can all burn lots of calories. Also, play in the snow! Go sledding, build a snowman, or make snow angels!

*These tips will help you to stay active this winter!*

### Winter Tire Safety Tips

#### Snow Tires

Tires marked with the pictograph of a peaked mountain with a snowflake meet specific snow traction performance requirements and have been designed specifically for use in severe snow conditions.

If you intend to drive in severe winter conditions, install four winter tires that meet the "snow tire" designation on your vehicle. These snow tires will assist you to control your vehicle safely in slippery conditions.

#### Other Tires

Tires marked "M + S" – or "mud and snow" tires, also known as "all-season" tires – continue to provide safe all-weather performance but may not always be suitable for severe snow conditions. Wide, high performance tires, other than those that are specifically designed as snow tires, are not suitable for use on snow covered roads.

You may consult the list of tires that bear the "snow tire" symbol on the Transport Canada web site or you can contact tire dealers or manufacturers to obtain information on which models meet this new designation.

Visit [www.tc.gc.ca](http://www.tc.gc.ca) for more information.

## Winter Weather Strategies for Businesses

In winter, business owners and operators have unique hazards with which to contend. Winter brings with it cold weather, snow, ice, strong winds and freeze/thaw cycles.

These factors all contribute to an increased possibility of slip and fall incidents involving customers, especially when snow is tracked into your place of business. Many of these incidents lead to serious injury, some lead to claims under your business' commercial liability insurance and a few result in civil litigation. How can you guard against these incidents?

Most provinces have legislation known as The Occupier's Liability Act, which sets out the duty an occupier (business owner or occupier) owes to any person entering the premises. Courts have defined this duty as one of reasonable care, not perfection. The duty that you owe to a visitor is to take care "that is reasonable in the circumstances" to ensure that person is reasonably safe while on your premises. This includes the exterior walkways and parking lot if you own the premises or if your lease transfers responsibility for these areas to you. As such, you must take precautions to keep your premises safe.

### Precautions to Consider:

- **A regular inspection of all walkways and parking lots should be conducted to monitor the build-up of ice and snow.** Plowing and removal should be completed as required. Results of the inspection and actions taken (such as salting, sanding, shoveling and ordering plowing) should be documented in a log sheet.
- **If an outside contractor has been hired to clear the snow,** the contract should state clearly when snow removal is to be conducted and when sanding/salting is to occur. The activities of an outside contractor should be documented in a log sheet.
- **Roofs should be checked regularly** for unusually high accumulations of snow and ice which should be removed before becoming dangerous.
- **Place safety cones and signs around entranceways** or any other areas which may be wet from snow tracked in from outside. Mop up excess moisture and dry as soon as possible. Use mats to absorb melting snow from visitor's feet.
- **Ensure staff are available for snow clearing activities** as required during all hours of operation.

An effective maintenance program with accurate documentation is the best way to meet the duty demanded by The Occupier's Liability Act and to avoid slip and fall injuries and claims.

– Bert Walker, Assistant Vice-President, Claims & Personal Lines



## Privacy Act

HED 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](http://www.privcom.gc.ca)).



## Hospitality Insurance Program Now Expanded Into Ontario

HED Insurance and Risk Services is pleased to announce that the Ontario Restaurant Hotel & Motel Association (ORHMA) has now joined the British Columbia Hotel Association, Alberta Hotel & Lodging Association, Saskatchewan Hotel & Hospitality Association, and Manitoba Hotel Association to create the new Hospitality Insurance Program. This program has already grown to insure over 1,000 hoteliers making it the largest hospitality insurance program in Canada.

The program has a significant self-insurance component; however, insured members are provided complete protection because the excess insurer pays all claims over the annual self-insurance fund. The fund can never be in a deficit position, nor can there be a retroactive assessment of premium.

For more information about the Hospitality Insurance Program, please contact:  
Justin Friesen, Assistant Vice-President, Commercial Sales & Service toll-free at 1-800-665-8990 ext. 7211

**HIP** | HOSPITALITY INSURANCE PROGRAM



In our efforts to serve you better the following convenient invoicing and payment options are now available:

### Invoicing Options:

#### e-Invoicing

Your HED Employee Benefits Invoice is e-mailed directly to the e-mail address of your choice on the same day the invoices are generated. No more waiting for it to arrive in the mail!

- You will receive your invoice on the 15<sup>th</sup> of the month (or the Friday prior, should the 15<sup>th</sup> fall on a weekend).
- Up to three individuals within your organization can receive the monthly invoice.
- Confidential information contained in your invoice is accessible only by people who know the invoice password.

### Payment Options:

#### Pre-Authorized Checking

You can schedule your monthly premiums to be withdrawn directly from your account, on the first billing day of each month.

#### Internet Banking

You can pay your invoice through most financial institutions' online banking services. Click on "Add Payees" and search for either "HED Insurance and Risk Services" or "Hayhurst Elias Dudek Inc" as the company name.

#### TelPay

You can access your chequing or savings account from most financial institutions via Electronic Funds Transfer (ETF). Visit [www.telpay.ca](http://www.telpay.ca) to register.

For more information, contact your Customer Service Representative toll-free at 1-800-665-8990.

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777 Portage Avenue, Winnipeg, MB R3G 0N3