



RVDA of Alberta Monthly E-Newsletter

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March 2020 RVDA of Alberta E-Newsletter

Please enjoy this edition of the RVDA of Alberta's Monthly E-Newsletter. If you have any questions or concerns, please reply to [Carrie Nelson](mailto:Carrie.Nelson@rvda-alberta.org) or call (780) 455-8562.

The RVDA of Alberta is on Facebook and Twitter so please feel free to follow us on Facebook and tweet events and pictures as we will retweet to support our members.

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Updates on Industry Events:



Calgary / Edmonton RV EXPO & Sales:

Calgary RV EXPO & Sale was at the BMO Centre at the Stampede Grounds on January 30-February 2 and hosted 12 dealerships. The bulk booth display winners are: 1st Place – Rangeland RV & Trailer Sales, 2nd Place – Woody's RV World and 3rd Place – Fraserway RV...congrats to all!

Edmonton RV EXPO & Sale was at the Edmonton EXPO Centre on February 6-9 and hosted 15 dealerships. The bulk booth display winners are: 1st Place – Carefree RV, 2nd Place – Outback RV and 3rd Place – Go RV...congrats to all!

2020 Calgary RV EXPO & Sale – Morley Peacock Awards:



1st Place – Rangeland RV & Trailer Sales



Rangeland RV & Trailer Sales



Rangeland RV & Trailer Sales



Rangeland RV & Trailer Sales



2nd Place – Woody's RV World



3rd Place – Fraserway RV

2020 Edmonton RV EXPO & Sale – Morley Peacock Awards:



1st Place – Carefree RV



1st Place – Carefree RV



1st Place – Carefree RV



1st Place – Carefree RV



1st Place – Carefree RV



2nd Place – Outback RV



3rd Place – Go RV

Education Training:

SAIT Apprenticeship Training Schedule:



For the SAIT 2019-2020 Recreation Vehicle Service Technician Apprentice Training Schedule please click on the links: [SAIT 2019-2020 Schedule](#) or www.sait.ca.

For employer and apprenticeship financial assistance programs [Click Here](#).

NTP Stag Canada Bursary:



BURSARY APPLICATION

RVDA of Canada will award one top bursary of \$1,500 and eleven bursaries valued at \$1,000 each to eligible RV technicians in all Canadian Provinces and Territories, who have successfully enrolled in RV apprenticeship or related educational programs. This bursary will be awarded to the technician. The

dealership must be a member in good standing with the Recreation Vehicle Dealers Association (RVDA) of Canada.

All courses must be completed between **August 1, 2019 and May 31, 2020**.

One bursary application per technician, per RVDA member location. Please verify membership with RVDA of Canada on www.rvda.ca.

Submit application on or before **June 1, 2020** to contactus@rvcareers.ca

Association Information:

Campground Grant Application:

The RVDA of Alberta is now accepting Campground Grant Applications. The Campground Grant Program is designed to provide up to \$20,000 annually to one or multiple campgrounds whose membership is in good standing with the Association. Campgrounds are encouraged to apply for funding for any improvements planned or recently completed that will enhance the overall appearance or operation of their business. The application deadline is May 13, 2020.

Stolen RV Report Information:

If you were a victim of a stolen RV, RVDA of Canada and RVDA of Alberta like to get this information out to the members as soon as possible in case the perpetrator(s) are trying to sell/trade the unit or have it serviced. A copy of the 2019 Stolen RV's List will be sent to our members to use in their offices at their discretion monthly. If you have become a victim of theft and require a copy of the Stolen RV Report Form, please contact [Carrie Nelson](#) or (780) 455-8562/1-888-858-8787 as soon as possible. All members must fill out the form, so we have the correct information to notify the members and RVDA of Canada.

PURIFYD SYSTEMS Article:

WHO warns of 13 emerging health threats for the new decade

In a [recent press release](#) the WHO released a list of urgent, global health challenges for the new decade. "The list reflects a deep concern that leaders are failing to invest enough resources in core health priorities and systems" said *Dr Tedros Adhanom Ghebreyesus, WHO Director-General*
Number 1 on the WHO's hit parade is climate change:

"The climate crisis is a health crisis" – WHO

We couldn't agree more. Here at PURIFYD® Systems, we have been monitoring the trends in disease epidemics, toxic mold proliferation and vector-borne disease (spread by biting insects) for 5 years. We are seeing how a warming planet is accelerating the worsening of those trends.

For RV dealers and customers, the most important takeaway is the worsening of toxic mold proliferation. Even though RV manufacturers, for the most part, have reduced the amount of water leakage into new RVs, don't expect that will lessen the mold issues. RVs, simply by the nature of their construction and use, are prone to a buildup of moisture in the living spaces thereby creating ideal conditions for mold growth, particularly in the air handling systems. Couple that with a warming planet fueling more aggressive toxic molds and you can understand why we see mold-related issues worsening in this new decade.

So what can we do collectively to stop the buildup of toxic mold in recreational vehicles, and keep our customers' safe?

Prevention is the key. Waiting until there is a mold problem can mean expensive repairs and an increase in health risk for your customers.

We recommend that Service have a **written policy** on informing customers about the potential for mold in their RV, including;

- Tips on how to prevent mold growth,
- What to do and say to the customer when mold is discovered in their RV, and
- How to remediate mold contamination in an RV.

We believe that a written policy is necessitated by the increase in mold-related lawsuits that are now occurring in the RV and automotive industries in the US. Unfortunately, we expect to see an increase in those as mold proliferation worsens and the public becomes more educated on the health consequences of toxic molds in their living spaces.

"The cost of doing nothing is one we cannot afford..." WHO Director General

PURIFYD® SYSTEMS has been designed with the future in mind. With PURIFYD® SYSTEMS in your Sales, Rental, Service and F&I menus you have one preventative and remedial solution, for any contaminant, anywhere, that is completely scalable...from spot decontamination to pandemic procedure.

And it eliminates and deters the growth of toxic molds.

Brought to you by the PURIFYD® SYSTEMS Health Watch

Understanding different types of insurance

Submitted by [Reza Kamrani, Account Representative, Associations](#) | www.federated.ca

Your business faces several risks on any given day. Are you confident your business would be covered in the event of an unexpected circumstance such as a theft or natural disaster? If you're unable to answer this question, it may be time to review your current insurance policy.

Here is a list of key types of business insurance coverage to help you understand what you need.

Commercial General Liability Insurance

The term liability refers to a situation where your business is found to be responsible for third-party damages in the eyes of the law.

Commercial General Liability (CGL) insurance is the foundation of any business policy. It is designed to respond to situations where your business is legally liable for the following damages caused to a third-party:

- Bodily injury
- Property damage

Regardless of your industry, this type of business insurance is critical because there's always a risk of being held liable should something go wrong and cause a third party to suffer a loss. For example, if someone falls and hurts themselves while on your property, you could be held responsible for their injuries.

Commercial Property Insurance

This type of coverage specifically protects your property. This can include things like tools and equipment, stock, supplies and even your building.

Here are some of the ways that you could benefit from having commercial property insurance:

1. **Recovery** – This coverage can help get your business back on its feet as soon as possible after you suffer a covered property loss.
2. **Repair costs** – It can assist with the costs of any necessary repairs to get you back in business quickly.
3. **Replacement costs** – It can often assist with replacing any damaged property that can no longer be repaired.
4. **Unexpected losses** – No matter how much you prepare your business for the risks it faces, sometimes unexpected losses still happen. Examples include damage to your property resulting from fire, winter weather, or a natural disaster such as an earthquake. An unexpected loss could also come in the form of theft of property you own.

The cost of your policy could be affected by the factors below:

- Location
- Replacement Costs
- The type and age of the electrical plumbing at your insured location

Business Interruption Insurance

Picture this: you're a manufacturer who creates your own products and someone breaks into your business, stealing all the necessary equipment you need to produce your goods. Because of this, you need some time to replace your equipment to get back up and running.

In the time that your business is shut down to replace your equipment, you lose money because you are unable to operate. This is where business interruption insurance is critical. This coverage can help pay for your loss or reduction in income.

Commercial Auto Insurance

Your personal auto insurance may not be enough to cover vehicles used in business operations. If your business depends on the regular operation of a vehicle, you should consider commercial auto insurance. Not only does it protect your vehicle, it protects your employees and your bottom line in case you suffer a covered loss.

Some questions to ask yourself when looking for coverage:

- Who owns and/or operates the vehicle/s?
- What are the vehicles used for and how often are they used?
- What types of vehicles are involved?

Cyber Risk Insurance

In 2018, the Canadian Internet Registration Authority reported that 40 per cent of Canadians experienced a cyber-attack. For large businesses with 250-499 employees that statistic sits at 66 per cent.

Examples of cyber-attacks include:

- An email with a link or attachment that installs malicious software
- Man-in-the-middle (MitM) attacks using an unsecure Wi-Fi network during which personal data is stolen
- Denial-of-service attacks where systems, servers or networks are flooded with traffic and become unable to fulfill requests

A cyber-attack can impact your business' operations and can lead to lost or stolen data and revenue.

A comprehensive cyber risk policy can offer:

- First party coverage to help protect your business from some of the costs that directly impact it as a result of a covered loss
- Third party coverage to help protect your business from some of the costs that third parties, such as your customers or suppliers, incurred because of a covered cyber loss that your business suffered
- Coverage for data stored anywhere in the world

It is a common misconception among business owners that this coverage is part of their commercial general liability insurance or their commercial property coverage, however this is not the case.

Make sure your business is protected

The right type of business insurance can save you time, money and resources. At Federated, we're here to equip you with the tools you need to make the most informed decision. Find out which coverages are most helpful for your business and specific industry today! Visit our business insurance page today to learn more!

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Reza Karmrani is the Account Representative for Associations at Federated Insurance.



MISSION STATEMENT

RVDA of Alberta is a group of independent businesses that promotes the growth, quality and awareness of the RV Industry and RV Lifestyle. We provide leadership, education, training and support to our members and Industry partners to help them exceed consumer expectations.

VISION STATEMENT

Our vision is to enhance current services, opportunities, quality, awareness and influence future growth within the RV Industry and Lifestyle.

