

Greg Marcyniuk's

INSURANCE UPDATE

April 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

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Hours of Operation:

Monday-Friday 8:30 - 6:00
Saturday 9:00 - 4:00

During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.



Catch of the day!



Brad Paisley
Concert



First Crocus's of Spring

APRIL GOT TO LOVE THE SWEET SMELL OF SPRING

April is here and we certainly are being challenged at this time. I believe that calmer minds should prevail, and we'll all get through this together. I know we'll come out stronger as a community when all of this has dissipated.

As always thank you for choosing Heritage Insurance and we truly appreciate dealing with awesome people such as yourself. Please safe out there, stay healthy and again thank you. **Greg, Sheila, Matthew & Taco**



Heritage Insurance



Pet of the Month

April's Pet of the Month is **Little Tiny Kitten & Kitty-licious**

sent in by **Melissa and Kris Clappison**



Send us a photo of **your** favourite pet, and you could **WIN a \$10 gift card** and get your picture in next month's newsletter.

Email your pictures to contactus@heritageinsurance.ca, mail to 100A Fairford St. W. Moose Jaw, S6H 1V3, or fax pictures to 306-692-3661.

No pictures will be returned and not all pictures will appear. No purchase necessary. Contest open to everyone.



TRUCK DRIVER FATIGUE

Large Truck Crash Studies have reported 13 per cent of Commercial Motor Vehicle (CMV) drivers involved in accidents were considered fatigued at the time of their crash.

Fatigue is the result of physical or mental exertion that impairs performance. Driver fatigue may be due to a lack of adequate sleep, extended work hours, strenuous work or non-work activities or a combination of other factors.

Below are some tips to share with drivers that will help them stay healthy and feel well rested during their time on the road:

TIP # 1: Get enough sleep before getting behind the wheel

Be sure to get an adequate amount of sleep each night. If possible, do not drive while your body is naturally drowsy, from the hours of 12 a.m. to 6 a.m. and 2 p.m. to 4 p.m. If you do become drowsy while driving, choose a safe place to pull over and rest.

TIP # 2: Maintain a healthy diet

A recent study conducted on the sleeping and driving habits of CMV drivers concluded that an unhealthy lifestyle, long working hours and sleeping problems were the main causes of drivers falling asleep while driving.

TIP # 3: Recognize the signals and dangers of drowsiness

Research has indicated that being awake for 18 hours is comparable to having a blood alcohol concentration (BAC) of 0.08 per cent, which is legally intoxicated and leaves you at equal risk for a crash. Another study suggests that three out of every four CMV drivers report having experienced at least one type of driving error as a result of drowsiness.

TIP # 4: Do not rely on "alertness tricks" to keep you awake

Behaviours such as smoking, turning up the radio, drinking coffee, opening the window and other "alertness tricks" are not real cures for drowsiness and may give you a false sense of security. Excessive intake of caffeine can cause insomnia, headaches, irritability and nervousness. It takes several minutes for caffeine to get into your system and deliver the energy boost you need, so if you are already tired when you first drink a caffeinated drink, it may not take effect as quickly as you might expect. In addition, if you are a regular caffeine user, the effect may be much smaller. Rolling the window down or turning the radio up may help you feel more alert for an instant, but these are not effective ways to maintain an acceptable level of alertness.

Please feel free to contact Heritage Insurance for more truck safety information or to review your Trucking Insurance policy.



1.5 Million Cadbury Creme Eggs Are Made Every Day...Happy Easter



It's almost time to open the cottage or cabin...and the dreaded Spring clean-up. But there's no reason it has to be all scrubbing and no hot-tubbing.

Here is a short to do list:

Inspect your deck boards

Bare feet on a splintered deck are no fun. Look for worn or splintered boards, and if you're planning to reseal your wood, be sure to replace the splintered boards first.

Clean your deck or patio

Mix all of the eating, drinking and cooking that happens on a cottage deck with constant exposure to the elements, and you've got a recipe for moss, mold, mildew, and dirt build-up. Clean it with a ready-to-spray bleach-free cleaner like Scotts Plus OxiClean Outdoor Cleaner, which is biodegradable and phosphate-free, so it won't harm your cottage flora.

Clean your outdoor furniture

No one wants to sit on filthy, moldy outdoor furniture. Give them a good wash with an environmentally safe cleaner.

Clean your cottage exterior

From cobwebs to bird droppings. To remove built-up dirt and stains from

cleaner, and spray from top to bottom to make sure runoff doesn't resoil areas you've already cleaned.

Clean your cottage windows

Have you ever seen a professional window cleaner use the blue stuff and a wadded handful of paper towels? Probably not, because that too-common technique just pushes dirt to the edges of your windows, where it can build up and hasten rotting. To clean like a pro, use warm water, a bit of dishwashing detergent, a rag, and a window scrubber. Use the rag to wipe down window frames, and then use the scrubber to clean the panes, finishing with a rubber squeegee. Be sure to wipe off the squeegee after every pass, and give the window a final wipe with a microfibre cloth when you're finished.

Inspect gutters

Remove any debris that may have collected in your gutters over the winter and ensure that your [downspouts] aren't clogged.

Inspect your roof

High winds and ice buildup can damage your shingles. Look for damaged flashings, asphalt grains in your gutters, and other signs of warping or rotting.

Clear fallen branches

Heavy snow takes a toll on trees, and for your first weekend back at the cottage, you can expect to find fallen branches everywhere. The good news is that you've got plenty of firewood for your first batch of s'mores!

Remove covers from shrubs and trees

Once you're sure that Jack Frost is gone for good (or at least until next October), you're free to remove any protective coverings you may have wrapped around smaller shrubs and trees you planted.

Clean in and around your fire pit and or barbecue

Scoop out and dispose of excess ash, clean your BBQ with a hose, some soapy water, and elbow grease, then check the gas hose for cracks. Cut any vegetation that has grown up around or over the firepit so it is not a fire hazard.

That's a great start...now there is the inside to deal with! But first, grab a drink, fire up your barbecue, and enjoy your outdoor space. You've earned it.

This month's
BIG WINNER!
2020 Referral Contest

WIN a Big Screen TV, iPad Air, or
a Monitored Home Alarm System -

(Motion, Fire, Temperature, Water Sensor along with one year Monitoring Fees, and additional discount on your home insurance)

Your Choice!

Tell Your Friends & Family About
Home Insurance and You could be next
month's Big Winner!



CONGRATULATIONS
Diane Shaw
Diane chose the
TV



Jenica Petrisor
YOUR Customer Experience Specialist

Phone: (306) 693-7640
 Jenica@heritageinsurance.ca

Our Customers Say It Best:

I like how easy & stress free the office is, it is inviting. Makes you feel like a friend, not "Just another customer."

Ann Walz,
 Moose Jaw, SK

"You always know our files well & make the best decision for our insurance."

Betty Calvert,
 Saskatoon, SK

"Enjoy receiving news letters. Very satisfied with the service, keep up the good C/S."

Louis & Iona Carignan,
 Ponteix



As we are hit with minute-by-minute updates from around the world, experiencing the advance of Covid-19 in real time – news alerts, huge headlines, social media hysteria – there’s a risk that we might lose some essential context.

Yes, this virus is obviously a massive challenge: medical, political and – perhaps most strikingly at present – social and economic. **But it is worth remembering the world has never had better tools to fight it, and that if we are infected, we are very unlikely to die from it.**

Here, are a few reassuring facts about the coronavirus:

- **We know what it is.** The virus causing cases of severe pneumonia in Wuhan was identified within seven days of the official announcement on 31 December, and, three days after that, the gene sequence was available. HIV, by contrast, took two years to identify after it first appeared in mid-1981.
- **We can test for it.** By 13 January – three days after the gene sequence was published – a reliable test was available, developed by scientists at the department of virology at Berlin’s Charité university hospital with help from experts in Rotterdam, London and Hong Kong.
- **We know it can be contained** (albeit at considerable cost). Several Chinese provinces have had no new cases for a fortnight and more are reopening their schools. In many countries, infections are in defined clusters, which should allow them to be more readily contained.
- **Catching it is not that easy** (if we are careful) and we can kill it quite easily (provided we try). Frequent, careful hand washing, as we now all know, is the most effective way to stop the virus being transmitted, while a solution of hydrogen peroxide or a solution of bleach will disinfect surfaces. To be considered at high risk of catching the coronavirus you need to live with, or have direct physical contact with, someone infected, be coughed or sneezed on by them (or pick up a used tissue), or be in face-to-face contact, within two metres. We’re not talking about passing someone in the street.
- **In most cases, symptoms are mild, and young people are at very low risk.** According to a study of 45,000 confirmed infections in China, 81% of cases caused only minor illness, 14% of patients had symptoms described as “severe”, and just 5% were considered “critical”, with about half of those resulting in death. Only 3% of cases concern people under 20, children seem barely affected by the virus at all.
- **People are recovering from it.** As the daily count maintained by the Johns Hopkins CSSE shows, thousands of people around the world are making confirmed recoveries from the coronavirus every day.
- **Hundreds of scientific articles have already been written about it.** Type Covid-19 or Sars-19 into the search engine of the US national library of medicine’s PubMed website and you will find, barely five weeks after the emergence of the virus, 539 references to papers about it, dealing with vaccines, therapies, epidemiology, diagnosis and clinical practice.
- **Vaccine prototypes exist.** Commercial pharmaceutical and biotechnology labs such as Moderna, Inovio, Sanofi and Novavax, as well as academic groups such as our very own University of Saskatchewan – many of which were already working on vaccines for similar Sars-related viruses – have preventive vaccine prototypes in development, some of which will soon be ready for human testing.
- **Dozens of treatments are already being tested.** By mid-February, more than 80 clinical trials were under way for antiviral treatments, according to Nature magazine, and most have already been used successfully in treating other illnesses, so the trial period may be shorter.

Bottom line?

The risk of contracting COVID-19 at this point is small and the chance of dying from it is even smaller. Most people who do get infected will have a few flu like symptoms and with professional care, they will make a full recovery, that is what really does happen for most victims worldwide.

Knowing the correct and most up to date information and acting upon it is the best way to keep us ALL healthy and stop the spread of COVID-19

OUR PRODUCTS & SERVICES

Business Insurance

Property & Casualty

- General Liability
- Property
- Automobile/Commercial Vehicle Fleet Insurance
- Umbrella/Excess Liability Insurance
- Inland Marine/Equipment Coverage
- Business Income/Extra Expense
- Boiler & Machinery/Equipment Breakdown
- Transportation/Ocean Marine
- Builder's Risk
- Surety/Bonding
- Owner's and Contractor's Protective Liability

Specialty Products

- Pollution Liability/Environmental

- Professional Liability/Errors & Omissions
- Crime (Fidelity) Insurance
- Cyber Liability
- Director's and Officer's/Management Liability (D&O)
- Employment Practices Liability
- Fiduciary Liability
- Business Travel Accident/Kidnap & Ransom Insurance

Employee Benefits

- Medical Insurance
- Prescription Drug Plans
- Dental & Vision Benefits
- Group Life Insurance
- Short-term Disability Insurance
- Long-term Disability Insurance
- Executive Benefits
- Retirement Planning

Industry Specialties/Practice Groups

- Affordable Housing Insurance
- Construction Insurance
- Manufacturing Insurance
- Non-profit Insurance
- Farm Insurance

Personal Insurance

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- Jewelry, Fine Arts and Collectibles Insurance
- Renters Insurance
- Condominium Insurance
- Life Insurance

- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Motorcycles
- Recreational Vehicles
- Watercraft Insurance
- Identity Theft Insurance
- Snowmobile Insurance
- Disability Insurance
- Trip/Travel/International Medical Evacuation Coverage
- Critical Illness Insurance
- Comprehensive Financial Planning



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5 WAYS TO REDUCE OVERHEAD EXPENSES

Overhead expenses can add up quickly and have a major impact on the profitability of your business.

Overhead expenses often include fees related to things like accounting, advertising, insurance, interest, rent, repairs, supplies, telephone bills, travel expenditures and utilities.

These expenses can add up quickly and have a major impact on the profitability of your business. In order to save money and improve your finances, consider the following tips for reducing overhead:

1. Be cost-effective about travel. Travel expenses eat up a budget quickly, especially for smaller organizations. To reduce these costs, consider holding teleconferences instead of flying in off-site employees.
2. Switch your business communications programs. Internal communications services such as Skype or Google Voice can greatly reduce your phone bill.
3. Negotiate rent, as rent is often one of the highest costs for businesses. Costs can be reduced by negotiating with your landlord or by moving to a less expensive building.
4. Be mindful about utility costs. Electricity and other utility costs can add up quickly, but there are some ways to cut back. LED bulbs use 70 to 90 per cent less energy than incandescent bulbs. In addition, electronics plugged into outlets use energy even if they're not charging.
5. Rent equipment. Renting reduces upfront investments and lets you upgrade equipment easily. What's more, renting equipment can also result in maintenance and repair savings.



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SHOP LOCAL

Young Horse Spray Foam

Young Horse Spray Foam is located in Moose Jaw and serves the surrounding area with mobile spray foam services for a number of applications. Whether you require spray foam for ceilings, walls, or foundations, we are the team to rely on.

The finest builders and those who want quality for their projects are using spray foam! We offer insulation with the highest R-value per inch. Professionally installed, mold resistant, and able to seal out the worst of winter.

Spray foam offers the highest R-value per inch and is a clean choice because it doesn't offer a friendly environment for rodents or insects to live. Foam is the best choice for wood basements, old and new basements, and joist ends, where a good seal is almost impossible to get with standard poly vapour barriers. Spray foam can provide you with a vapour barrier that mice, crickets, and even maple bugs won't penetrate and it meets the standards of the Canadian building code.

With our comprehensive installation services, we will make sure your home is warm, dry, and protected during any given season. *We have you covered.*

Contact us today! 306-631-4916 info@younghorsesprayfoam.com

GUESS THE CELEBRITY?

Send us your best guess who this famous celebrity is as a child and you could **WIN a \$10 gift card**

Each correct answer will be entered into a draw.

Last month's WINNER is:

PETER WALKER

It was... **Matt Dillon**

No purchase necessary. Contest open to everyone.

Heritage Insurance In **YOUR** Community

The Moose Jaw Health Foundation is the official charitable organization for the Dr. F.H. Wigmore Regional Hospital. It raises funds to:

- Purchase state of the art equipment.
- Continue the advanced education of hospital professionals to improve the effectiveness and quality of patient care.
- Support innovative community health programs.
- Provide inspiration, leadership and options for those wishing to support the community hospital..

Heritage Insurance is happy to fulfil our commitment of \$10,000



Greg pictured with Kelly McElree for the Moose Jaw Health Foundation presenting our commitment of \$10,000



THIS SPRING ASSEMBLE A PET FIRST AID KIT

Basic Medical Supplies

- Roll of gauze (can be used to make a muzzle if needed)
- Sterile gauze pads • Bandage rolls, such as Vet rap
- First aid tape • Lubricant
- Cotton balls and swabs • Styptic powder or pencil
- A Toy - a product that discourages dogs from licking where the product is applied • Nutritional supplements.

Additional First Aid Tips

- Don't give your pet human medication unless advised to do so by your veterinarian.
- Don't give your dog medication that's meant for cats, or vice versa.
- Always take precautions when handling an injured pet. Even the most gentle pet may bite if it is hurt or scared.
- Know how to use the items in your first aid kit. Pet first aid courses can provide instruction. When possible, consult your vet first, particularly before administering medication.
- Periodically check the expiration dates on medications and replace them as necessary.
Keep a portable crate next to your pet first aid kit.



Pet Jokes

Q: Where do mice park their boats?

- At the hickory dickory dock.

Q: What goes tick-tock, bow-wow, tick-tock, bow-wow?

- A watch dog

Q: How does a dog stop a video?

- He presses the paws button.

Q: How does a mouse feel after it takes a shower?

- Squeaky clean!

Q: What do you call an elephant in a phone booth?

- Stuck!

Q: What do whales eat?

- Fish and ships



Pets and YOUR health

There are many health benefits of owning a pet. They can increase opportunities to exercise, get outside, and socialize. Regular walking or playing with pets can decrease blood pressure, cholesterol levels, and triglyceride levels. Pets can help manage loneliness and depression by giving us companionship. Most households in the United States have at least one pet.

Studies have shown that the bond between people and their pets can increase fitness, lower stress, and bring happiness to their owners. Some of the health benefits of having a pet include:

- Decreased blood pressure
- Decreased cholesterol levels
- Decreased triglyceride levels
- Decreased feelings of loneliness
- Increased opportunities for exercise and outdoor activities
- Increased opportunities for socialization

Teach Children How to Interact with Animals



Pets can teach children compassion and responsibility. However, children 5 years of age and younger should be supervised while interacting with animals to ensure the safety of the child and the pet. Teach children to wash their hands right after playing with animals or anything in the animals' environment (cages, beds, food or water dishes). Don't let children kiss pets or put their hands or other objects in their mouths after handling animals.

Adults should supervise and be extra cautious when children 5 years of age and younger have direct contact with farm animals, including animals at petting zoos and fairs.

Keep Wildlife Wild



Although they may look cute and cuddly, avoid touching wild animals to reduce the risk of illness and injury. Don't encourage wild animals such as raccoons, prairie dogs, or wild rodents to come into your home by feeding them. You might find a young animal that appears to be abandoned and want to rescue it, but often its parent is close by. If you are concerned about the safety of a wild animal, contact a local wildlife rehabilitation facility.

DON'T FORGET!



Publication Agreement No 41251519
Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



For even more Information, Tid Bits and Prizes, follow, comment and like us on Social Media

also check out our Google 5 Star Reviews



Hours of Operation:

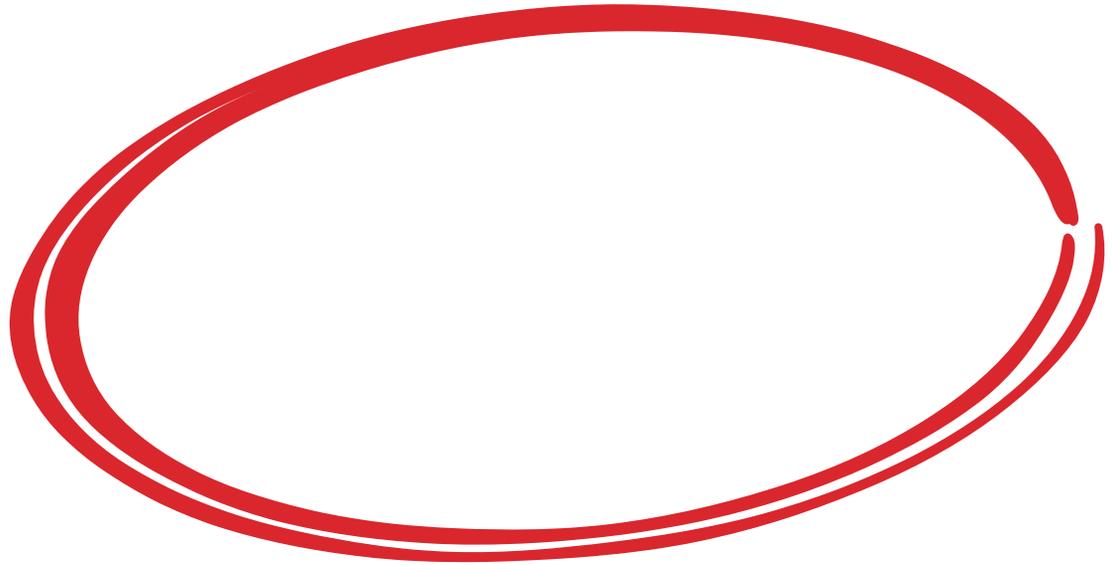
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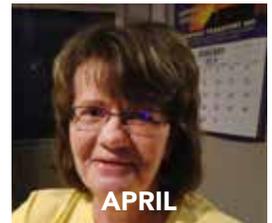
Plenty of Free Parking



Give us a Call Today!



YOU can be a 2020 Referral Winner!
Tell Your Friends & Family About Heritage Insurance and **You could be next month's Big Winner!**



12 CHANCES TO WIN AN IPAD, TV OR HOME SECURITY SYSTEM