

Greg Marcyniuk's

INSURANCE UPDATE

August 2018

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

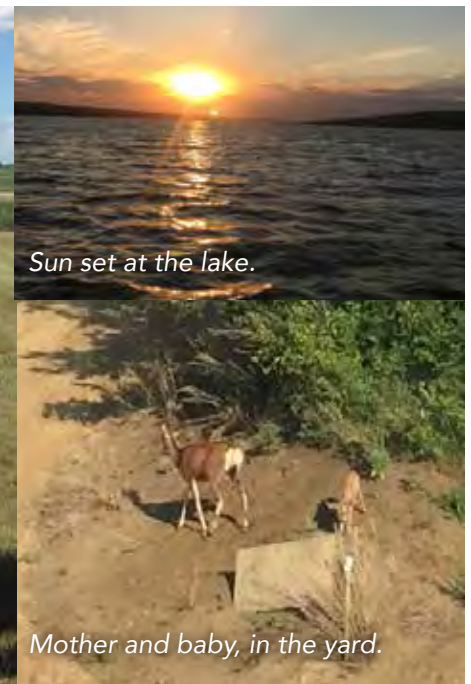
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Hours of Operation:

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



My Brothers and Sister. Unfortunately home for my brother Kens funeral.



Sun set at the lake.

Mother and baby, in the yard.

August- the Month — FOR — **FUN** IN THE **SUN**

Wow, it's been a crazy summer for heat & with the heat has brought some storms.

Matthew is busy soaking up the sun and counting the days left for summer holidays.

Sheila and I are still riding shotgun with Matthew driving, thus far no incidents. I really appreciate the pet submissions and the positive comments on the newsletter. This month newsletter is packed with summertime information. Please feel free to share with family and friends.

Thank you for choosing Heritage Insurance, please be safe out there and enjoy the rest of your summer

Greg, Sheila, Matthew and Taco



Heritage Insurance



Pet of the Month

August's Pets of the Month are **Mickey & Minnie** sent in by Rose Katerynych



Send us a picture of **your** favorite pet in his or her favorite pose, 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. 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.

Animal Facts...

- A grizzly bear's bite is strong enough to crush a bowling ball.
- Prairie dogs say hello by kissing.
- Trained pigeons can tell the difference between paintings of Picasso and Monet.



DID YOU KNOW?

Extreme summer temperatures are not only uncomfortable, they are also dangerous for your health. This is particularly true for older adults and children who are more susceptible to illness. Read on to learn more about heat-related illnesses and tips for preventing them.

Heat Exhaustion occurs when the body is not able to sweat enough to cool itself. Symptoms of heat exhaustion include:

- Dizziness, weakness, nausea, headache and vomiting
- Blurry vision
- Body temperature 38.3° C
- Sweaty skin
- Feeling hot and thirsty
- Having difficulty speaking

When someone is suffering from heat exhaustion, he/she should move into a cooler place and drink plenty of water immediately

Heat Stroke is the result of untreated heat exhaustion and includes the following symptoms:

- Sweating
- Unawareness of heat and thirst
- Body temperature rises rapidly above 38.3° C
- Confusion or delirium
- Loss of consciousness
- Seizure

When someone is suffering from heat stroke, medical personnel should be called immediately, as the condition is life-threatening. Place ice packs on the person's armpits and groin until help arrives.

DID YOU KNOW?

To avoid heat illnesses in summer temperatures, remember to drink lots of water – even if you are not thirsty. Additionally, wear light-coloured, lightweight clothing made of natural fibres and put on a well-ventilated hat. Lastly, avoid leaving air-conditioned areas in the middle of the day if you can. Instead, get things done outside in the early morning or evening when temperatures are cooler.

LIVE WELL, WORK WELL



BUSINESS NEWS YOU CAN USE

DOES YOUR ORGANIZATION HAVE A HEALTH & SAFETY PLAN?



Ensuring that your organization has a comprehensive collection of procedures and relevant policies is essential to its continued success. Yet, finding straightforward and easily understood sample policies and manuals can be challenging. By using our professionally written and designed resources you will be able to build your own custom resource library.

SAFETY MANUALS

Workplace accidents can happen without warning. To significantly reduce the odds of an incident, it's important to thoroughly train your employees. Using our customizable, industry-specific safety manuals, you can provide staff members with safety policies and procedures that support a safety-conscious work environment.

CYBER TRAINING

The first line of defence against cyber threats is a well-trained workforce. Use our Employee Cyber Training Manuals to educate your workforce regarding common threats and mitigation techniques. These guides cover a range of topics, including communications, devices and best practices.

GENERAL WORKPLACE POLICIES

Use these sample policies to help your organization create your own custom policies. Each sample policy outlines what content and information must be included to help alleviate any guesswork.

Call Greg today about how we can help with **Your Companies Safety Manuals.**

This months **BIG WINNER!** 2018 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
Heritage Insurance and You could be next
months Big Winner!**



**CONGRATULATIONS
Wally Seida**

Wally chose
the iPad



Russ MacDonald,
Financial Advisor

Our Customers Say It Best:

"Really appreciate emails, customer service. Also like the ability to pay online."

Angela Teresa Fraser,
Regina, SK

"The people are very knowledgeable."

Stan Boyko,
Caron, SK

"You are my choice for two reasons: your service and your hours! Keep up the great work."

Henry Goertzen,
Buffalo Narrows

BOAT INSURANCE

You purchased a boat to provide years of personal enjoyment - ensure your pleasure by choosing the right insurance protection.

The Basics

A small boat, such as a canoe or other un-motorized boat, is typically covered under the personal property portion of your homeowners insurance policy. If you own a larger, faster boat, you'll need a separate boatowners insurance policy. A typical boatowners insurance policy is designed to protect your boat, motor, equipment and passengers. It affords similar coverages to those you typically have for your car including:



Physical Damage

- Physical damage coverage insures your boat, motor, boat trailer, boat equipment (anchors, oars, fuel tanks, life jackets, dinghies, tools, etc.) and other personal property against theft, accidental loss or damages.

Liability

- Two principal liability coverages are included:

Personal Liability

- A boatowners insurance policy provides protection for legal liability and pays, up to the limit of your policy, the legal obligations imposed upon you due to an accident resulting from the ownership, maintenance, or use of your watercraft, including bodily injury, property damage and legal defence.

Medical Payments

- This pays medical expenses, up to the limits in the policy, including the insured's boating-related medical expenses from an accident arising out of the ownership, maintenance or use of the boat.

Additional Coverage Options

For added protection, consider the following additional coverage options:

Reasonable Repairs

- Covers repairs incurred to protect covered property from further damage.

Emergency Service

- Pays for reasonable costs that you incur resulting from specified emergency service to your boat, motor or boat trailer.

Wreck Removal

- Pays the reasonable expenses you incur for any attempted or actual raising, removal or destruction of the wreck of your watercraft when damage is caused by an insured loss and removal or destruction is required by law.



OUR PRODUCTS & SERVICES

Business Insurance

Property & Casualty

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

Specialty Products

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

Employee Benefits

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

Industry Specialties/Practice Groups

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

Personal Insurance

- Automobile Insurance
- Vacation or Secondary Home Insurance
- Renters Insurance
- Landlord (Rental Properties) Insurance
- Life Insurance
- Recreational Vehicles
- Identity Theft Insurance
- Disability Insurance
- Critical Illness Insurance
- Homeowners Insurance
- Jewelry, Fine Arts and Collectibles Insurance
- Condominium Insurance
- Excess/Personal Umbrella Liability
- Motorcycles
- Watercraft Insurance
- Trip/Travel/International Medical Evacuation Coverage
- Comprehensive Financial Planning





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.

Thanks to all that submitted an answer.

July Winner:

Paul Riou

It was... **Neil Patrick Harris**

No purchase necessary. Contest open to everyone.



Herbicide & Pesticide Safety

As part of the job, employees are required to handle herbicides and pesticides. These products are very effective in repelling pests; however, they can be dangerous to their health and the health of patrons. It is important that you share with employees the following safety precautions when they are working with herbicides or pesticides:

If a chemical is new to you, read the product label to learn about safe and proper use.

- If the label warns against exposure to the eyes, lungs, skin or clothing, wear the right gear to protect your body.
- Follow the directions on the label regarding how to apply the product and what equipment must be used.
- Notice the first-aid instructions in case of an accidental poisoning.
- Follow directions regarding how to store and dispose of the product after usage.
- Check your clothing for defects and holes before wearing it while handling chemicals.
- Do not smoke, eat, drink, apply cosmetics or use the washroom directly following or while you are using herbicides and pesticides.
- Be mindful of where others are located when applying chemicals.
- Do not use herbicides and pesticides when winds are stronger than 16 km/h to avoid blowing the chemicals to unwanted areas or onto other workers or patrons.
- After application, rinse your tools and equipment three times. Then pour the rinse water into the pesticide container.
- During application, chemicals may settle on you and your clothing, and can be carried into your vehicle and your home.
- Immediately wash areas of your body that came in contact with the product, and shower promptly after completing cleanup and storage procedures.

Heritage Insurance In **YOUR** Community

Every summer, the Early Bird Lions Club holds their Duck Derby. The "rubber ducks" drift down the Serpentine River in Crescent Park. Ducks are sold for several months prior, and each ticket is for a numbered duck that enters the race. Spectators cheer on the ducks as they anticipate who will be the winner, first past the post, of cash and merchandise.

Heritage Insurance is happy to support many community organizations!



Greg presenting cheque to Wayne McGregor of the Early Bird Lions Club for their annual Duck Derby.



Pet Facts...



NEVER leave your pet in the car in warm weather. It takes only minutes for an animal to suffer an agonising death if left in a hot car. If you see an animal locked in a hot car, immediately phone the police.



With hot weather comes the increased risk of fires. Be prepared and plan early to ensure you will be able to safely evacuate your pets in the event of an emergency.



The loud noises associated with fireworks or summer thunderstorms result in thousands of them escaping from their properties and injuring themselves



Leave small bowls of water in your garden so wildlife can keep cool.



Pet Jokes

Q: Why did the cow cross the road? -
To get to the udder side.

Q: How does a dog stop a video?
- He presses the paws button.

Q: Where do mice park their boats? -
At the hickory dickory dock.

Q: Where do sheep go on vacation?
- The baaaahamas.

Q: What do you call a cow that eats your grass?
- A lawn moo-er.

Q: What is a cat's favorite movie??
- The sound of Mew-sic!



5 Hot Tips for Summer Pet Care

Summertime is fun time, but hot weather makes for some unique summer pet care challenges. Here are 5 ways to stay safe while enjoying summer activities with your pet:

1. Respect the heat. Humans aren't the only animals that can find a hot summer day overwhelming. But unlike you, your pet has a limited ability to deal with the heat. Dogs release heat through their paw pads and by panting, while humans can sweat through all of the skin on their body. Dehydration can be a big problem for pets during the hot weather, too. According to the SPCA, animals with flat faces—like Pugs and Persian cats—cannot pant as effectively, and are therefore more susceptible to heat stroke.
2. Keep bugs away—safely. Another summer pet safety issue is the presence of ticks and other summer insects. Not only can bugs carry diseases, but the ways people try to ward them off can also cause problems for your outdoor pet's health. Fertilizers and pesticides may help keep a lawn looking great, but they can be very dangerous for your pet. In the areas where your pets play, it's better to keep the grass cut short to reduce the presence of ticks and other insects.
3. Beware of antifreeze. In the summertime, antifreeze can leak out of cars when they overheat, leaving puddles on the ground that your dog can easily lap up and swallow. The sweet taste of antifreeze is tempting to dogs and cats, but when this toxic substance is ingested, it's potentially lethal.
4. Find out if your pet needs sunscreen. Some pets, particularly those with short fine hair and pink skin, can be susceptible to sunburn. Talk to your veterinarian about which types of sunscreen are safest on your pet's skin. Do not use sunscreen or insect repellents that are not designed specifically for use on animals.
5. Practice water safety. Although it's fun to bring your pet to the beach or pool to stay cool together, always keep a close eye on your pet when they're in or near the water. For more risky summer adventures with your dog, like boating, look into a doggie life preserver. It could prove to be an excellent investment for his safety.

Summer pet safety isn't hard, it just requires some thought and attention. Watch over your pet the way you would a small child—and everything should be just fine.

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Return undeliverable mail to:
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Moose Jaw SK S6H 1V3



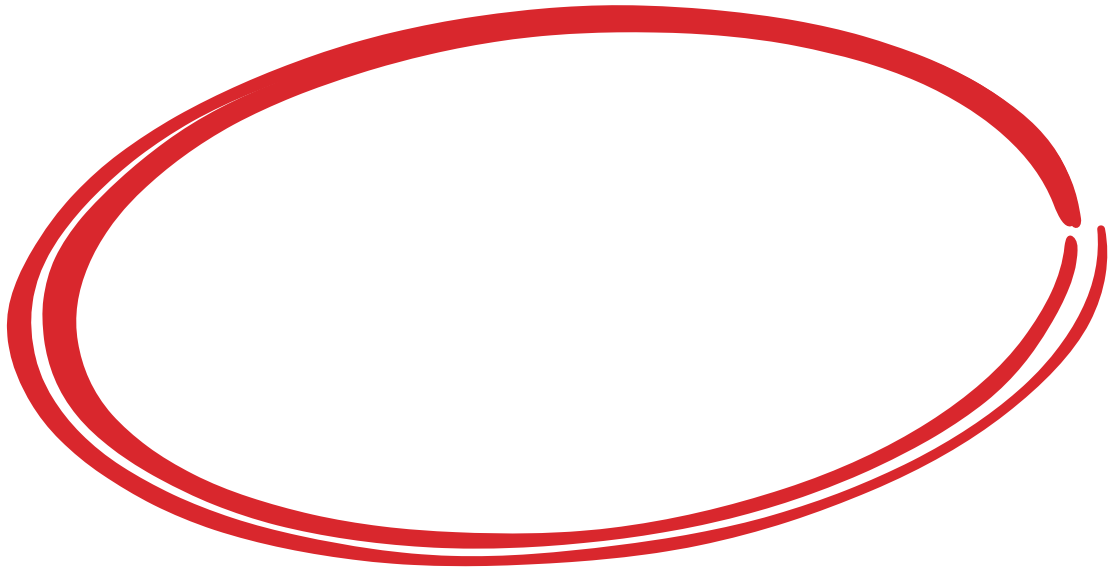
Brittany Petruic

Your

**Risk Management
Specialist**

Give me a call to
discuss your needs.

306-693-7640



Check out the 2018 Referral Winners!
Tell Your Friends & Family About Heritage Insurance
and **You could be next months Big Winner!**

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Monday-Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of
Free Parking



**Give us a
Call Today!**

