

Greg Marcyniuk's

INSURANCE UPDATE

AUGUST 2019

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner



Getting ready for harvest



Visitors in the yard out at Buffalo Pound



Diving in the lake

What's Inside:

- Travel Trailer Insurance....page 2
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- Chemical Safetypage 3
- Shop Localpage 6
- Pet Zonepage 7

Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00

AUGUST THE MONTH FOR FUN IN THE SUN

Sheila, Matthew and I are enjoying the summer to the fullest. We know it's a short season, so we've got to get the most out of it.

This newsletter is full of terrific information, so please take the time to read it and feel free to share with whomever you wish.

As always, we truly appreciate dealing with quality people such as yourself and allowing us the opportunity to take care of your insurance needs.

Please be safe out there and enjoy the rest of the summer.

Greg, Sheila, Matthew and Taco



Heritage Insurance



Pet of the Month



Jeepers

sent in by **Brian Amundrud**



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

Email your pictures to contactus@heritageinsurance.ca; mail to 100A Fairford St. W. Moose Jaw, S6H 1V3

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

Strange Facts...

- Most toilets flush in E flat.
- You'll eat more than 35,000 cookies in your lifetime (*probably*).
- France was still executing people by guillotine when the first Star Wars movie came out.
- Cats sleep for 70% of their lives.



TRAVEL TRAILER INSURANCE

Do you love hitting the open road and seeking adventure in a travel trailer? Then you need the appropriate insurance coverage. We can help!

Trailers

If you have an Auto Pak policy on your vehicle and you're involved in a collision, you get liability protection for damage caused by your trailer if it's being towed by the vehicle with the policy. Any physical damage is covered by your basic plate insurance and its mandatory deductible for trailers.

Your deductible under basic plate insurance is \$500.

With Auto Pak, you can lower your deductible and you'll know you're fully covered during your commute to the beach, while you're backing into your campsite at the lake or exploring the U.S. during the cold winter months.

And if you have an Auto Pak policy on your recreational trailer, you're covered even when it's unregistered and in storage - even if you continue to use it for cooking, eating or sleeping, as long as you advise us that your trailer is now unregistered and you have supplied us with a declared value.

Note: Motorhomes must be licensed at all times if they're being used.

Please give us a call for more information and pricing.





HANDLE OUTDOOR CHEMICALS SAFELY

Did You Know?

Homes are full of dangerous chemicals in the form of things like cleaning supplies and pesticides. Many families feel that keeping these hazardous chemicals in the garage or shed will shield poisoning dangers away; however, accidents still occur and can cause serious harm to you and your family.

To protect your family from outdoor poison dangers, implement these safety tips:

- Place child-resistant caps on dangerous products stored outside and store them in a locked cabinet.
- Store hazardous chemicals in their original containers and follow the manufacturer's recommendations for storage and usage.

- Do not transfer poisonous chemicals into kitchen glasses, soda bottles or other food containers.
- Consider using non-poisonous insecticides instead of pesticides, which are hazardous to humans, pets and the environment.
- If you need to mix insect sprays, do so outside and away from pets and other family members.
- Keep the label on each container so everyone can see what it contains and its safety precautions.
- Read the label on the product you are using. The label will identify the Personal Protective Equipment (PPE) you need to wear when handling the product and the hazards of using that product.
- Always follow the application rate as directed on the product label.
- Always wear eye protection, gloves, long-sleeve shirt and long-leg pants when handling chemicals, and take your time when mixing.
- Triple-rinse empty pesticide containers and do not reuse them; dispose of empty containers properly after rinsing.
- Immediately wash with clean water and change your clothes if pesticides are sprayed or spilled on you. Wash your work clothes separately from other clothing after mixing and using pesticides to prevent cross-contamination of yourself and your family.
- Wash your hands before eating, drinking, chewing gum, using tobacco or touching your nose or mouth.

Safety First

If someone ingests something that may be poisonous, call your local poison control centre immediately. Even if you are unsure of what the affected person consumed, err on the side of caution by contacting local poison control professionals because many ingested substances do not show immediate symptoms. For quick action, consider posting emergency numbers near your phone so you do not have to search for them during an emergency.

This months **BIG WINNER!** 2019 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!**



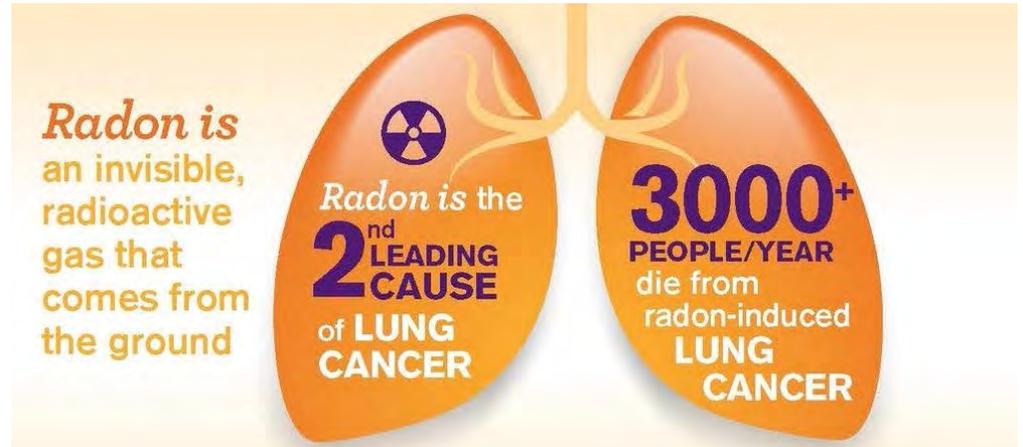
**CONGRATULATIONS
SHELLY ADRIAN**

Shelly chose the iPad



Russ MacDonald,
Financial Advisor
(306) 631-9738

RADON AND YOUR PROPERTY



Our Customers Say It Best:

"I always enjoy stopping in at Heritage. It's very convenient. The people there are friendly, helpful and efficient."

Pat Rininsland,
Moose Jaw, SK

"The staff and service at Heritage Insurance is always phenomenal and way above par!"

Jacqueline Henry,
Moose Jaw, SK

"Very courteous and helpful"

Kathy Hrisook,
Caronport, SK

Saskatchewan has some of the highest levels in the country. Based on Health Canada's 2012 Cross-Canada Survey of Radon Concentrations in Homes report, **16 per cent of homes in Saskatchewan measured above the radon guideline** of 200 becquerels per cubic metre (200 Bq/m³). It is colourless, tasteless and odourless, and can result in serious adverse health effects – in fact, **it is a leading cause of lung cancer.**

Unacceptable levels of radon can inhibit efforts to sell, transfer or finance a property, and can expose a property owner to resident complaints and claims that a property is not habitable.

Testing for Radon

Testing for radon is recommended under the following circumstances:

- The building has never been tested.
- The building has not been tested in two years.
- The building was renovated since it was last tested.
- The building was tested on a higher level than you plan to occupy.

Testing can be passive (using charcoal canisters or alpha-track detectors) or active (using continuous radon monitors). Passive methods are readily available at hardware stores, while active methods are typically performed by testing professionals.

What is a typical radon level?

The average indoor radon level is 1.3 pCi/L, and the average outside radon level is .4 pCi/L. While the action level established by Health Canada is 5 pCi/L (200 Bq/m³) or more, the action level of the World Health Organization (WHO) is as low as 2.7 pCi/L (99.9 Bq/m³). Remediation can be considered between 2 and 5 pCi/L.

How to Remediate

The right remediation method depends on various factors, including building design, construction materials and other factors. Typical methods of remediation are sealing cracks and other openings in the foundation and the installation of a vent and fan system. If the building's water source has high levels of radon, a point-of-entry treatment device can be installed to reduce emissions.

Preventing Radon Intrusion

There are proven radon-resistant building techniques, which both mitigate radon levels and improve building energy efficiency and moisture control. These techniques include:

- Gas-permeable layers • Plastic sheeting • Sealing and caulking
- Vent pipes • Junction boxes

These techniques have proven to be more cost effective than remediating elevated levels of radon in an existing building.



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
- Snowmobile 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 answer (right or wrong) will be entered into a draw.

Last Months Winner is: Terry Minter

It was... **George Clooney**

No purchase necessary. Contest open to everyone.



Go Local... **The Yoga Loft**

Theresa Parsons
Studio Owner

"We truly believe that yoga is for everyone, regardless of age or ability, it's just a matter of working closely together to ensure your needs are being met. We are here to provide a safe, enjoyable practice that will benefit your whole self; physically, mentally, and spiritually."

We Believe...

- In creating the most welcoming environment so that nobody feels intimidated joining our classes
- Yoga is a transformative practice that is suitable for everybody in offering various yoga styles that suit different needs
- That yoga will help you achieve your health goals
- In giving back to the world community
- In providing professionalism, fairness and equality to everyone

Our team of instructors strive to make each class a journey for your mind, your soul, and your body. With our large variety of instructors and different classes, we have something for literally everyone; for all abilities & ages. Our beautiful 1170 sq.foot studio space has a warm, soft, and antibacterial cork floor and tons of natural light. The space is also available for rent for events, photography sessions, & more.

Contact us today! 306-690-5399 or info@myyogaloft.com

For classes, offerings & community events, head to our website: www.myyogaloft.ca

Each month, we will highlight for FREE, in this newsletter and on our social media, one of our great locally owned businesses. Please feel free to contact us if you would be interested in showcasing YOUR business.

Heritage Insurance In **YOUR** Community

Team Sask is a team of Saskatchewan's top athletes, who are working to achieve their highest athletic potential, pursue personal excellence and develop socially and culturally within the context of competition and are chosen to represent our province by being a part of Team Sask. Competing in the Canada Summer Games, Canada Winter Games, and Western Canada Summer Games, these athletes are given an exciting and liberating experience representing their home province.

Heritage Insurance is happy to support many community organizations!



Greg pictured with Duane & Leif Pearson accepting the donation to Team Sask.





CAN DOGS SMELL CANCER?

Research has shown that dogs can detect many types of cancer. For example, a case study published in BMJ Case Reports describes how a 75-year-old man visited a doctor after his dog licked persistently at a lesion behind the man's ear.

The doctor performed diagnostic tests and confirmed malignant melanoma.

Trained dogs are able to detect colorectal cancer from people's breath and watery stool with high levels of accuracy, even for early stage cancers. The presence of gut inflammation or noncancerous colorectal disease does not seem to affect dogs' ability to detect these cancers.

Dogs can also detect lung cancer from a person's breath. One study found that a trained dog had a very high rate of accuracy in distinguishing between the breath of people with and without lung cancer.

They are also able to detect ovarian cancer from blood samples and prostate cancer from sniffing a person's urine.

One study found that dogs trained only to detect breast cancer were also able to detect melanoma and lung cancer, meaning that there may be a common odor signature across different types of cancer.



Pet Jokes

Q: What's a frog's favorite soda?

- Croak-a-Cola!

Q: What do you call a grizzly bear caught in the rain?

- A drizzly bear!!

Q: Why do cows like being told jokes?

- Because they like being a-moosed!

Q: Which kinds of snakes are found on cars?

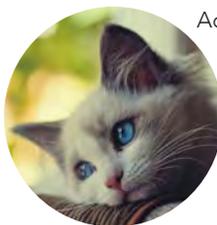
- Windshield vipers!



Jealous Behaviors in Pets

Sometimes our pets behave in a way that suggests they are jealous. When we bend down to pet another dog, our pup may shove his way in front of us, knocking our hand away from his canine companion or a cat may excessively meow when you're not paying attention to him. This type of behavior is often unwanted or unhealthy. Here are some jealous-like behaviors that pet parents should be on the lookout for:

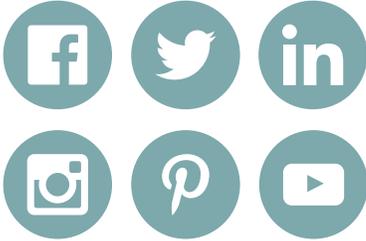
- **Aggression.** This can often be in the form of biting or nibbling of the animal or person getting attention over them.
- **Going to the bathroom indoors.** Our pets can't express their thoughts and feelings in words, so instead, they sometimes express their feelings in actions, if you see them peeing or pooping in places where they shouldn't, they may be trying to tell you something."
- **Paying extra attention to their owner.** A pet cuddling up extra close to you and suddenly licking your hand or face. This is a sign of affection and they are trying to get your attention.
- **Pushy behavior.** A pet inhibiting another person or animal from moving freely on a regular basis or pushing their way into a situation demanding the attention of their owner."
- **Growling, hissing, or getting into a fight with another pet.** This may especially be an issue in a multi-pet household where pets are competing for their owner's attention and resources.
- **Trying to scare off strangers.** Pets may aggressively bark, hiss, or growl when owners are greeted or visitors arrive.
- **Doing a trick.** This is a surefire sign that your pet is trying to get your attention.
- **Crowding your space.** Cats sometimes will lie down on your work table or sit on your computer keyboard to get attention or even start knocking things off the table, a dog may sit up and beg to try and get your attention or sit up on their hind legs."
- **Leaving the room.** Sometimes when our pets get mad, they may have a tendency to withdraw.



According to experts, jealous-like behaviors in pets typically suggest boredom or a ploy for attention from their owners. Sometimes, our pets just want us and they don't want to share us with another pet or person.

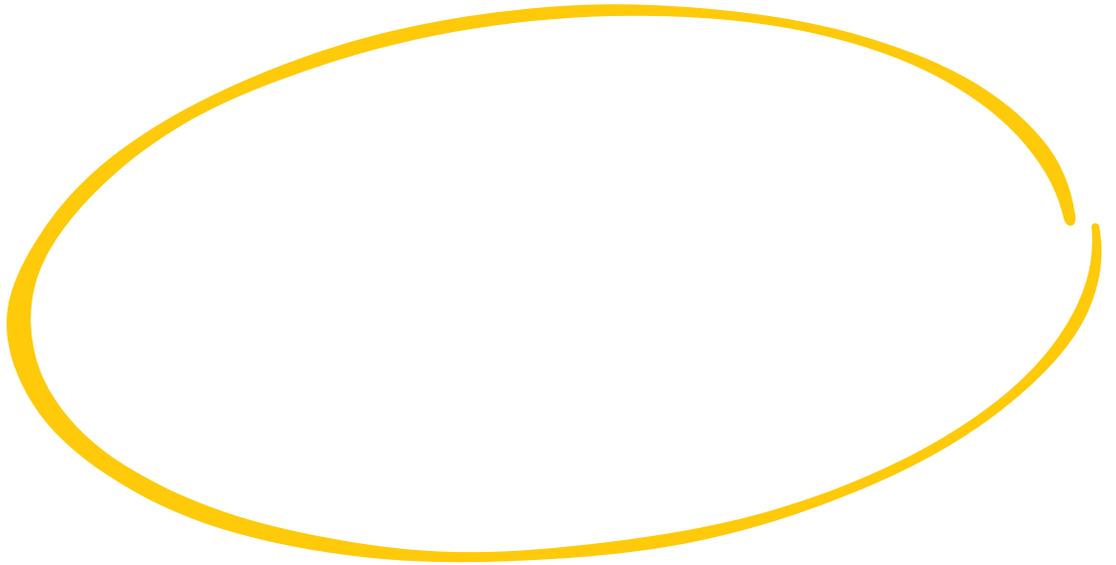
DON'T FORGET!

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

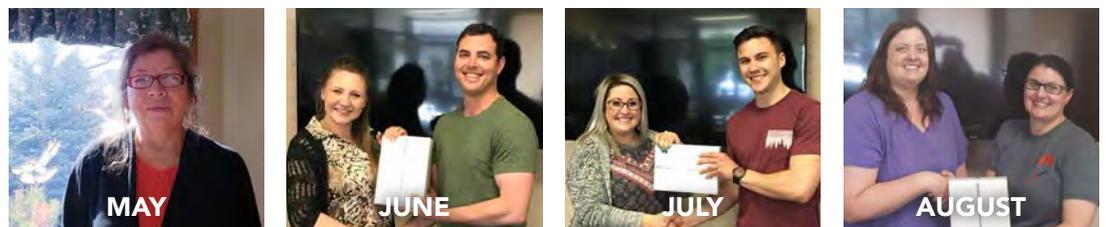


YOU can be a 2019 Referral Winner!
 Tell Your Friends & Family About Heritage Insurance and **You could be next months Big Winner!**

Hours of Operation:
 Monday-Friday
 8:30 - 6:00
 Saturday
 9:00 - 4:00
 Plenty of Free Parking



Give us a Call Today!



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