

Greg Marcyniuk's

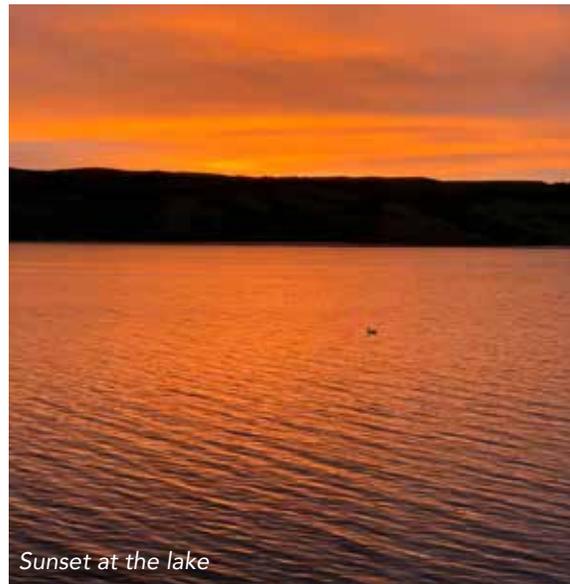
# INSURANCE UPDATE

AUGUST 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,  
Agency Owner



Sunset at the lake



Big Foot at the office



Sheila's been busy picking Saskatoon berries

## What's Inside:

- Home based coverage  
....page 2
- Referral Winner!  
....page 3
- Tornado Safety  
....page 4
- Why Shop local?  
....page 6
- Pet Zone  
....page 7



## GOING GREEN

At Heritage Insurance we are doing what we can to lessen our impact on the environment.

Please let us know if you would like to receive your Policy documents by email rather than by regular mail.

# AUGUST

## THE MONTH FOR

# FUN IN THE SUN

WE are all trying to enjoy the summer and everything it has to offer, to the fullest, it can be such a short season in SK, so we've got to enjoy each day.

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

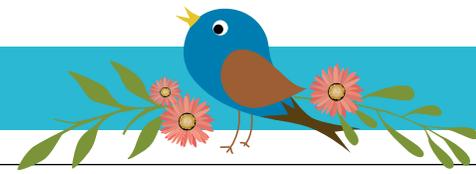
As always, we truly appreciate dealing with quality people such as yourself and allowing us the opportunity to take care of your insurance needs.

Please be safe out there, keep practicing social distancing and enjoy the rest of the summer.

Greg, Sheila, Matthew and Taco



Heritage Insurance



# Pet of the Month

June's Pet of the Month is

## Harley

sent in by

Josh Blandford



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](mailto: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.



# HOME BASED BUSINESS COVERAGE

More and more people are working from home and that trend only looks to be getting greater. There are many benefits to working from home...but what about your Insurance? Are you properly covered? Common coverages for home-based businesses include personal business property, professional liability, business income, personal and advertising injury, loss of business data, crime, theft and auto coverage. Depending on the type of home-based business you have, not all coverages apply, and other coverage options may be available.

### Coverage Options

Based on your business needs, you have three basic coverage options to choose from, depending on your level of risk:

1. Homeowners Policy Endorsement. This provides the least amount of coverage and, therefore, is not ideal for most home-based businesses (depending on the level of risk). While it may provide enough coverage for a freelance writer with one computer and no business foot traffic, it's not enough for someone who employs others, has clients visiting his or her home or has valuable business equipment and/or inventory.
2. In-home Business Policy. More comprehensive than a homeowners policy endorsement, in-home business coverage is a stand-alone policy that provides higher amounts of coverage for business equipment and liability.
3. Business Owners Policy, or BOP. A BOP bundles property and liability insurance into one policy. Created specifically for the small- to mid-size business, a BOP covers your business property and equipment, loss of income, extra expense and liability. It is the most comprehensive property and liability option. It does not include health or disability insurance, which are available as separate policies.

### What's Your Risk?

While most homeowners insurance policies do cover a limited amount of business equipment—computers, copiers and printers, to name a few—it's likely that what you own is worth more than your policy's limits. Also, your homeowners liability insurance probably won't cover any injuries that may occur to the employees or clients that you have on your premises.

### We're Here to Help

Contact us today at 306-693-7640 to learn more about how we can help you insure your livelihood.



**INSURANCE**  
THOUGHT YOU DIDN'T NEED IT,  
DIDN'T YOU!!



Do you want to help your children develop smart spending habits that will last a lifetime? Or are you a young professional, or know one, who may be using credit for the first time?

Establishing and building good credit is often essential to achieving financial success in life, but a solid credit rating can be difficult to attain. With credit, there are a lot of potential pitfalls, especially for those new to the concept. It is important to understand what credit is, how it works and how to use it wisely.

#### What is credit?

Credit is the ability to take on debt. Some common examples of credit include student loans, car loans, credit cards and home mortgages.

#### How credit works

Credit allows you to borrow money from a lender to access goods or services now, with the understanding that you'll pay for those items later. However, in addition to paying back the amount you borrowed, you'll also pay interest charges and perhaps additional service fees, which can make managing credit more complicated.

#### Your credit history, credit report and credit score

A credit report is essentially a summary of your credit history and includes information about the number of credit accounts you have, your borrowing limits and outstanding balances. It will also include a record of any late or missed payments.

#### How to build credit

Building credit doesn't happen overnight—it takes time and diligence, which is why it is important to develop good spending habits and begin building credit early.

If you have a history of making payments on time and managing credit effectively, you'll be more likely to receive a credit card or loan with favorable rates and terms. Conversely, if you've never used credit or have a history of missed payments, it will be more difficult to get approved for a loan or credit card, and if you do, you may get less favorable rates.

#### Why is credit important?

Credit scores are typically used by banks and other businesses to determine if you're someone who's responsible with money or if you are a high credit risk. Good credit is essential if you want to borrow money to fund a major purchase such as a car or a home, and can help you qualify for credit cards that can let you buy things that are only possible with credit and pay for unexpected emergencies.

Credit reports and credit scores are used by more than just credit card companies and banks. Many employers will check your credit report before they decide to hire you. Landlords may also use credit as a factor when deciding whether to rent you an apartment or when determining the size of your security deposit.



**Aaron Ruston**

*Purposed Financial Corp.*

[www.purposedfinancial.com/](http://www.purposedfinancial.com/)

**306-691-5433**

## 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  
Heritage Insurance and You could be next  
month's Big Winner!**

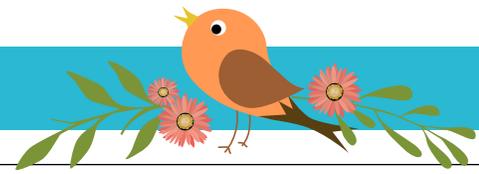


**CONGRATULATIONS  
KELLY LANG**

Kelly chose  
the iPad



**Heritage Insurance**



**Sarah Lang,**  
Risk Management  
Specialist

**(306) 693-7640**

[sarah@heritageinsurance.ca](mailto:sarah@heritageinsurance.ca)

## Our Customers Say It Best:

"Best customer service I've ever experienced! The stellar team of knowledgeable, friendly staff make purchasing insurance easy."

*Ryan St. Louis,  
Moose Jaw, SK*

"Knowledgeable personable staff willing to help with all your insurance need. Recommend them highly."

*Harvey Fishbook,  
Moose Jaw, SK*

"Great staff took care of all my needs. Know their jobs."

*Andrew H,  
Moose Jaw, SK*

# TORNADO!



## Do YOU and your family know what to do?

When it comes to tornadoes, there's no substitute for advanced planning—storms that produce tornadoes can develop quickly, so it's important for you and your family to know exactly what to do before, during and after a twister strikes.

### Take these steps **BEFORE** a tornado strikes:

- Create a family tornado plan that includes where you will seek shelter when a tornado warning is given and where you will meet after the disaster in case you get separated. Practise your family's tornado plan at least once per year.
- Gather items that can protect you such as mattresses, sleeping bags and thick blankets and place them near your shelter area.
- Gather bottled water, non-perishable food items, flashlights and a battery-operated radio.
- Keep an ear to the radio or television and listen for storm updates/warnings.

### Take these steps to stay safe **DURING** a tornado:

- Go to the basement or lowest level of your home, get under a sturdy structure then cover yourself with protective materials.
- Crouch down to the floor face down and cover your head with your hands.
- If you live in a mobile home, leave your house and seek other shelter. If there is nowhere else to go, lie flat on the ground and cover your head with your hands.
- Do not leave your safe space until local authorities say it is safe to do so.

## SAFETY FIRST

Stay safe after the tornado hits by doing the following:

- Stay with your loved ones until emergency personnel arrive.
- Stay away from power lines and puddles near fallen wires since they may still be carrying electricity.
- Watch your step for broken glass, nails and other sharp objects that may have flown around.
- Do not enter heavily damaged homes or buildings that could collapse at any time.



# 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



Heritage Insurance

BEST S'MORES EVER...

### CAMPFIRE CONE

*Ooey, Gooey + Delicious!*



Take some sugar cones on your camping trip this weekend! Stuff them with chocolate chips, marshmallows, peanut butter, fruit — whatever you like. Then wrap them in foil, and place them over hot coals, turning occasionally, for 5 to 10 minutes. You'll be left with an ooey, gooey treat you can eat just like an ice cream cone.

Moose Jaw Shrine Club Raffle

# WIN THIS



## 1987 Little Red Corvette

**Tickets \$20 - Only 3000 to be sold**

Tickets are available at Heritage Insurance, or by texting or calling Scott at 1 (306) 631-8318.



Heritage Insurance



## 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 will be entered into a draw.

Last month's **WINNER** is:

**Lorraine Vetter**

It was... **Sandra Bullock**

No purchase necessary. Contest open to everyone.



# SHOP LOCAL GOLDEN WEST Trailer & Equipment

Since 1979, Golden West Trailer has rapidly become Saskatchewan's leading retailer in semi trailer sales, parts and service.

As a full line dealer of Wilson, and Muvall trailers (Flatbeds, Livestock, Gooseneck, and Grain trailers), we are here to help you get into the right trailer for the job. We are also a Wacker Neuson's dealer in Saskatchewan, carrying a range of skid steers and loaders.

With our parts department's extensive network of suppliers and 20,000 sq. feet of shop space, we are committed to serving you with the support needed to keep your equipment up and running in a timely manner.

At Golden West Trailer we strive to exceed our customers' high standards for quality products. Our low overhead, high volume sales ensure the best value to the customer always.

Golden West Trailer is also your full-line Arctic Cat Dealer for the area of Moose Jaw with new and used ATVs, sleds, and side-by-sides (trades accepted). Need a part? Or your recreational vehicle serviced? We offer a wide variety of parts in-store and can order whatever you need. That, along with our full-service department, will get you back to enjoying your ride in no time!

Whether repairing, servicing or in the market for trailers and equipment, the team at Golden West Trailer & Equipment, would like to thank you for considering our company.

**MOOSE JAW - 1802 Stadacona Street West. (306) 692-7402**

**SASKATOON - 2337 Faithfull Avenue. (306) 955-6498**

**WINKLER, MB - Coming Soon**



## Before You Go

Are YOU heading out on a car trip this Summer?

Here are 2 tips to get you there and back safely...

### **Before you go...Get Your Car Serviced!**

Regular maintenance such as tune-ups, oil changes, battery checks, and tire rotations go a long way toward preventing breakdowns. If your vehicle has been serviced according to the manufacturer's recommendations, it should be in good condition to travel.

### **Plan Your Travel and Route**

Before heading out, make sure to check the weather, road conditions, and traffic, and allow plenty of time to get to your destination safely. And always familiarize yourself with directions before you go, even if you use a GPS system. Carry a printed map just in case you lose connection on your GPS or cell phone. Let others know your route and an anticipated arrival time.





## PUPCICLES...to treat your dog and help keep them COOL

Here are a few ideas for making popsicles for your dog:

### Peanut Butter:

Mix together 1 cup peanut butter, half of a ripe banana, and enough water to make the mixture liquidy. Spoon into Kong toy or ice cube tray and freeze. *Check the peanut butter label for xylitol, and don't use if it contains it. Xylitol is toxic to dogs.*

### Watermelon:

Blend together watermelon, a little honey, and water until smooth. Freeze in Kong toy or ice cube tray. You can also simply freeze small chunks of watermelon on a tray.

### Chicken:

Combine minced, cooked chicken with water or low-sodium chicken broth. Freeze in molds or ice cube tray.

### Strawberry Yogurt:

Clean and **remove** the stems from strawberries. Dip them in a small amount of plain, unsweetened Greek yogurt. Freeze in mold.

### Pumpkin:

Combine 1 cup pureed 100% pumpkin and 2 cups plain, unsweetened Greek yogurt. Freeze in molds or ice cube tray. Disinfect the bite



## Pet Jokes

**Q: What do you call an alligator in a vest?**

- *An Investigator*

**Q: How do bees brush their hair?**

- *With a honey comb!*

**Q: What did mama cow say to baby cow?**

- *It's pasture bedtime*

**Q: What do you get if you cross a pig with a dinosaur ?**

- *Jurassic Pork!*

**Q: What did the judge say when the skunk came into his courtroom?**

- *Odor in the court!*

**Q: What do you call a horse that lives next door?**

- *A neigh-bor!*



## The Benefits of Children Growing Up With Pets

Today, many families love their pets and consider their pets to be members of their own families. Whether you choose a cat, a dog, a horse, or a rabbit, the benefits to raising children in a home with pets are great.

Here are some benefits to adding a pet to your family:

1. Pets give unconditional love. They are non-judgmental, and, especially for only children, lonely children, or children who have sibling rivalry or emotional distress, a pet gives them someone to talk to. A pet can comfort, give support, and listen to a child's troubles without judgment or consequence. And, when playing, a pet can become your child's partner and best buddy.
2. A pet can teach a child that he doesn't have to take out his anger or fear on others. Some children become bullies and if they don't have a safe place to share their truest emotions, they may project those emotions onto other children. Because a pet will love your child no matter what he says, a pet gives him a confidant, a safe place in which to verbally pour out his fears and his anger.
3. A pet can teach empathy. Caring for a pet that is so dependent on you teaches empathy. Your child learns to read your pet's needs: is he hungry? Does he need to go outside? Maybe the pet is scared of the wind, rain or snow and needs to be comforted. Moreover, empathy is the one skill that can be taught and a skill that bullies often lack.
4. A pet can teach confidence and responsibility. Children can gain confidence by having the responsibility of caring for a pet. Children as young as three years old can manage simple tasks such as filling the pet's water and food bowls. As your child gets older, he can groom and walk the pet.
5. Animals can help socialize children and increase verbal skills. You've likely seen even little kids who are still learning to talk attempting to chatter away with pets. In this way, pets give not only social and emotional support but also cognitive language skill support to children. A pet's simple presence provides verbal stimulus to help your child practice talking and socializing with another being.
6. Pets (and animals in general) can be very therapeutic for children. Studies have shown how pets can help lower blood pressure, speed up recovery time, and reduce stress and anxiety. We see this with troubled children and Autistic children, and with children who experience PTSD: when they are with animals they can immediately relate because they sense the animals are unconditional in their love and affection.

**DON'T FORGET!**



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:**

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

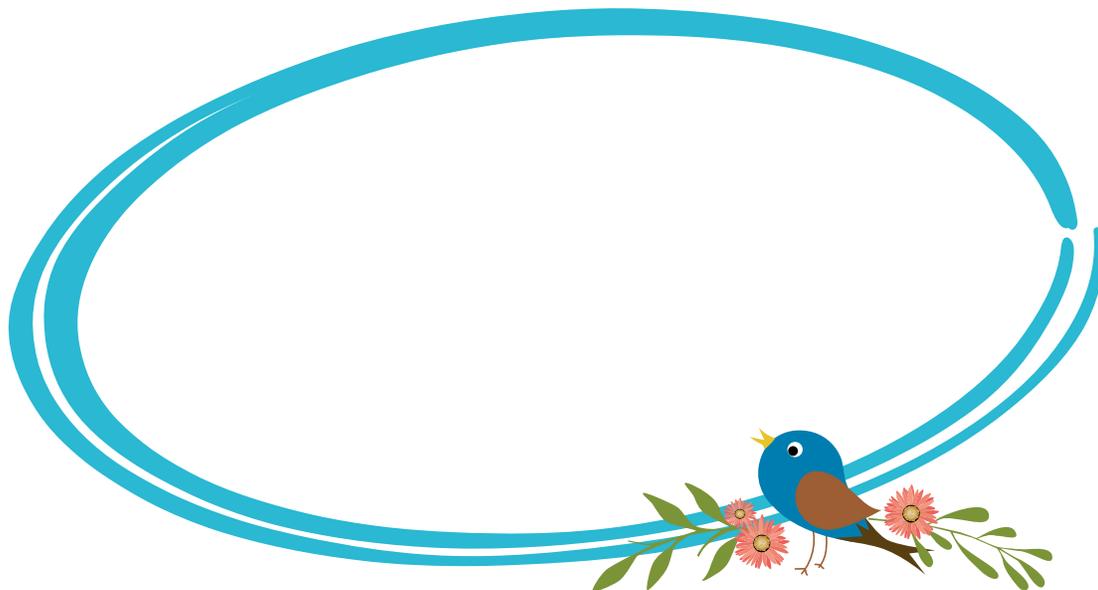
During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.

Plenty of Free Parking



Give us a Call Today!

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



**YOU can be a 2020 Referral Winner!**

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



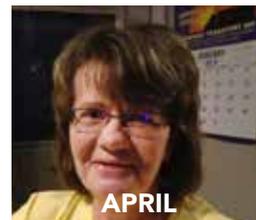
JANUARY



FEBRUARY



MARCH



APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



OCTOBER



NOVEMBER



DECEMBER

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