

Greg Marcyniuk's

INSURANCE UPDATE

December 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



Sheila puts the finishing touches to the tree while I sample the eggnog!



Taco wants to start wrapping the presents.

December the Festive Month

Wow 2018 is coming to an end and we're going into 2019, it's been just too fast for me (I guess that comes with age). Matthew is still a kid at heart looking forward to the holiday season, but I still think it's the school break he's looking more forward to. Sheila is busy with the decorations and we're all looking forward to time with family and friends over the holiday season.

Once again there are many great articles for everyone, please feel free to share with family and friends.

As always thanks for choosing Heritage Insurance, please be safe out there and all the best to you and your family over the holiday season.

Greg, Sheila, Matthew and Taco



 **Heritage Insurance**

Pet of the Month



October's Pet of the Month is
Hairy the Hedgehog
sent in by Amber Hudson



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. 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.

Animal Facts...

- Cats can't taste sugar. They don't have sweet taste buds.
- A baby puffin is called a puffling.
- Despite their lack of visible ears, penguins have excellent hearing.
- Some cats are allergic to humans.

Got Travel Insurance?



Whether you are planning a quick getaway or heading south for the winter, it is more important than ever to have the right international travel health insurance in case the unexpected occurs.

Typical Coverage Inclusions

- Medical expenses, hospital room and board, and ambulance services
- Intensive and outpatient medical care
- Emergency room care: Charges incurred as a result of accidents are covered, but ER use for the treatment of an illness is subject to additional charges if the treatment did not require admittance to a hospital.
- Dental care: Plan covers care due to an accident only.
- Emergency evacuation: Evacuations to the nearest medical facility and the cost of returning to either Canada or the country where the evacuation occurred are covered.
- Emergency reunion: Plan covers reasonable expenses for a friend or relative during an emergency medical evacuation to accompany the insured during the evacuation or to travel from home to reunite with the insured.
- Repatriation/return of mortal remains: If a covered illness or injury results in the insured's death, the plan covers the expenses of bringing the body or ashes to Canada for a proper burial.
- Returning of minor children: If the insured is hospitalized due to a covered illness and is travelling with minors who will be left unattended while the insured receives medical treatment, the plan will cover a one-way economy fare to Canada.

Special Coverage Add-ons

- Trip interruption: Plan pays for the insured to return to Canada in the event that there is a death of an immediate family member or substantial destruction of the insured's principle residence.
- Accidental death and dismemberment
- Terrorism coverage
- Sports and activities coverage: Plan covers injuries sustained while engaging in amateur athletic activities designed for leisure, entertainment or fitness.

Get the Facts:

Half of all Canadian travellers will experience health problems when travelling to another country. If you're heading abroad, contact Heritage Insurance today to learn more about all of our insurance solutions for all of your travel needs.



Service Line Coverage

Did you know?

You're responsible for the underground pipes and wires on your property.



Last Christmas season, David was shocked to learn that an old clay sewer pipe deteriorated in his front yard, and he was responsible for its repair. That meant digging up his driveway. It cost him \$3,500 to replace the sewer pipe with PVC piping and another \$4,000 to excavate and repair the driveway.

"I didn't know I'm responsible for the sewer pipe."

Your water, your power, your Internet

When these lines are on your property, they're your responsibility. And if one is damaged suddenly, you'll be on the hook for the costs to repair and replace them... right away. We offer Service Line Coverage to help with sudden and unexpected service problems.

Service Line Coverage will take care of:

Damaged lines

We'll cover the costs to repair your underground lines including water, power, Internet and telephone.

Excavation

We'll pay for the expense of digging up your yard to reach the damaged line.

Temporary measures

It can take a while to get lines up and running again. We'll handle any extra costs for temporary repairs and speeding up your permanent repair and getting your service running again.

Outdoor property

We'll take care of the price of cleaning and fixing up your yard if it was damaged by the repair.

Extra expenses

If you have to live without the service, we'll cover any extra bills you have for food, gas, hotel, etc.

*Add Service Line Coverage to your house insurance plan.
Talk to Heritage Insurance Today.*

This month's **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
month's Big Winner!**



**CONGRATULATIONS
Mary Ann Abueva**

*Mary Ann chose
the iPad*



Russ MacDonald,
Financial Advisor

Our Customers Say It Best:

"Staff are cheery and are willing to go the extra mile for you."

*Darcy & Debroah McDonald,
Moose Jaw. SK*

"They are very helpful & don't try to sell you more insurance than you need."

*Patricia & Bob Barry,
Moose Jaw. SK*

"Everyone is very friendly, helpful and courteous. They seem to be very informed and able to answer all my questions. Very satisfied with your help. Thanks!"

*George & Dian Denet,
Moose Jaw. SK*

BE STRESS FREE THIS HOLIDAY SEASON



Did You Know?

The leading cause of stress during the holiday season derives from money problems.

If you are like most consumers, you have not planned ahead and may find yourself struggling for cash come January. Proper budgeting and smart shopping techniques will help you stay within budget while finding something special for everyone on your list.

- Check your shopping list and make sure that everyone you are buying for needs a gift.
- Write down a maximum dollar amount that you want to spend for your entire list and then track how much you are actually spending.
- Buy items in bulk so you always have something little on hand for unexpected gifts.
- Take advantage of post-holiday sales on gifts for next year.
- Get a part-time job during the holidays, such as wrapping gifts at the local mall or being part of the Christmas display.
- Consider opening a holiday savings account.
- Be realistic about your purchases and ask yourself the following: Can I really afford this gift? Do I have the cash in my bank account to pay for it?
- When shopping, leave your credit cards at home. Then, if you do not have the cash to pay for it, you can't buy the gift.
- Consider staying home and shopping online. Not only do many retailers waive shipping fees during the holidays, you'll save money on gas by not having to visit the mall, too.

Plan Ahead

Instead of worrying about these money-related problems, get your finances in order and spend time worrying about what colour to frost your holiday cookies instead!



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
- 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.

November Winner:
Christa Ashworth

It was... **Benedict Cumberbatch**

No purchase necessary. Contest open to everyone.

CHRISTMAS FOR A CAUSE



Moose Jaw Families for Change is proud to announce the recent partnership with Heritage Insurance in creating Christmas for a Cause. The intent of Christmas for a Cause is to build partnerships in the community to give back to those who need it most, making it an annual event. Christmas for a Cause features gift wrapping services for the community upon donation, and will be hosted at the

MJFFC Kinsmen Inclusion Centre located at 335 4th Ave SW.

We are happy to announce that the recipient of the 1st Annual Christmas for a Cause is Flirting with Fido, a non-profit organization focused on fostering and re-homing dogs in Moose Jaw and surrounding areas. Flirting with Fido strives to help both humans and animals alike live harmonious and fulfilling lives together!

Gift wrapping services will be offered on the following dates:

- **Saturday December 1:** 10:00am-3:00pm
- **Thursday December 6:** 6:00pm-8:30pm
- **Saturday December 8:** 10:00am-3:00pm
- **Thursday December 13:** 6:00pm-8:30pm
- **Saturday December 15:** 10:00am-3:00pm
- **Thursday December 20:** 6:00pm-8:30pm
- **Saturday December 22:** 10:00am-3:00pm

Suggested donations for gifts wrapped are:

1 for \$3 or 4 for \$10

For any questions, or to volunteer, please contact Katie. Moose Jaw Families for Change - communication@mjffc.com

Heritage Insurance In **YOUR** Community

Rooted in the spirit of respect, dignity and community inclusion, Moose Jaw Families for Change Inc., (MJFFC) is committed to providing residential, social, vocational, educational and spiritual supports for persons of varying abilities. This enriched supportive environment gives those an opportunity to have control over their lives and input into the decisions that affect them, with a holistic, community-based philosophy.

Heritage Insurance is happy to support many community organizations!



Greg pictured with Katie Statler presenting a cheque to Moose Jaw Families for Change.



CHRISTMAS COOKIES FOR DOGS & CATS.

Ingredients:

- 2 cups wheat germ
- 3 (2.5 ounce) jars strained chicken baby food
- 1 tablespoon water

I also mix in things like oats, peanut butter, shredded cheese, wheat flour, and/or meaty bouillon (whichever flavor matches the baby food used).

Preheat oven to 350 degrees F (175 degrees C).

In a medium bowl, mix the wheat germ, baby food, and water together. Add in extra ingredients for extra flavour. Add more water if necessary to form a dough. Roll dough into 1 inch balls (1/2 inch balls for cats) and place on cookie sheet. Flatten slightly with a fork dipped in water. Bake for 18-20 minutes (time may vary) in the preheated oven.



Pet Jokes

Q: What did the farmer call the cow that had no milk?

- An udder failure.

Q: What did the judge say when the skunk walked in the court room

- Odor in the court!

Q: What do you call a bear with no ears?

- B!

Q: What sound do porcupines make when they kiss?

- Ouch!

Q: Where do polar bears vote?

- The North Poll.



Dangers for your pet at Christmas Time

Now that the festive holiday season is upon us and we are all rushing around with a million things to do, it is important not to forget that Christmas can be a hazardous time for our pets.

The top 5 reasons pets visit a Veterinarian on Christmas Day:

1. Gastritis / Enteritis
2. Foreign body ingestion
3. Soft tissue trauma
4. Lacerations or bite wounds
5. Chocolate poisoning

It is very tempting to give the dog the remains of the Christmas turkey, just remember bones can and do kill. When bones are cooked they become very brittle and when the dog chews them they splinter into needle sharp pieces. These pieces can become stuck in the stomach or intestines and can perforate the bowel, which is life threatening.

Take care with floral arrangements and plants especially if you have a cat; all Lilies and Poinsettias are toxic to your pet if ingested.

Twinkling, shiny and dangling holiday lights may be another source of danger to your curious pets. Electrical shock may occur when a pet chomps down on an electrical cord, causing tongue lacerations and possible death.

Many households hang chocolate treats on the tree or wrap presents containing chocolate and place them underneath the tree. Chocolate is poisonous to dogs and cats

Christmas tree pine needles can puncture internal organs if eaten; they are also toxic to pets. Tinsel can get stuck in the digestive tract if ingested causing serious problems for your pet and often requiring an operation to remove it.

Some pets love the attention of visitors; others find strangers in their house stressful. Be mindful of your pets feelings & give the option of somewhere quiet to escape to should the need arise.

Christmas is a time to celebrate and be with family, the last thing anyone would want is to be stuck in a Veterinary Clinic on Christmas day. Taking precautions with pets can help ensure that you and your family will enjoy a happy and healthy holiday season!

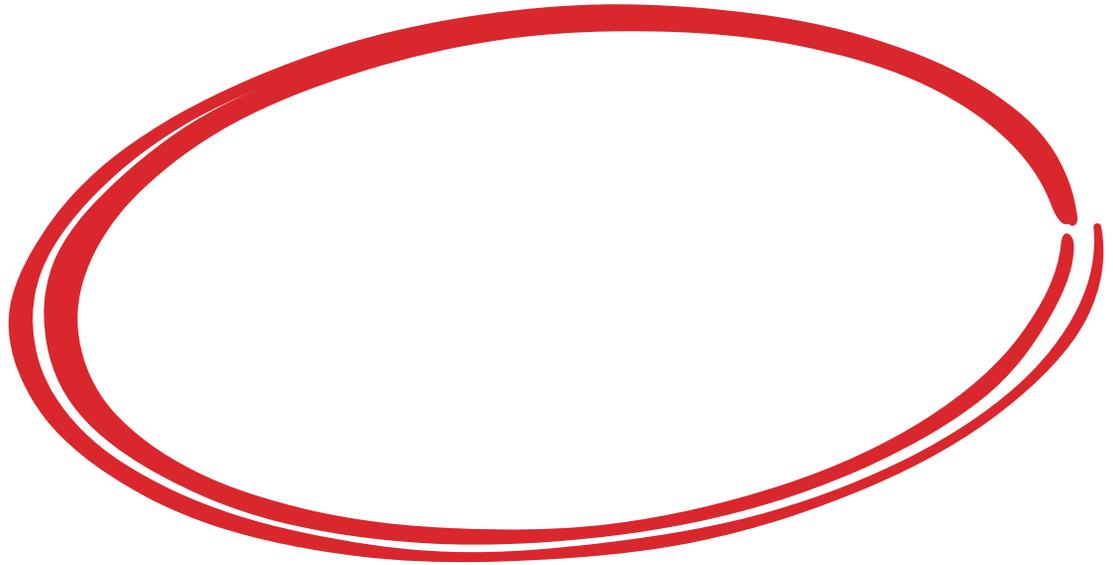


Publication Agreement No 41251519
Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



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

also check out our
Google 5 Star Reviews
★★★★★



Check out the 2018 Referral Winners!

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

Hours of Operation:

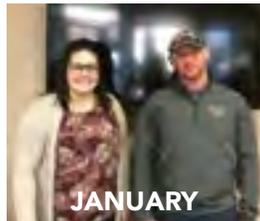
Monday-Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of
Free Parking



Give us a
Call Today!



JANUARY

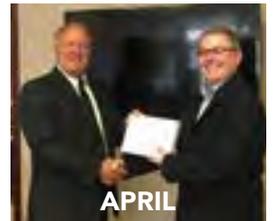


FEBRUARY



Deborah &
Kelly Friesen

MARCH



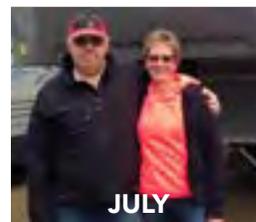
APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



OCTOBER



NOVEMBER



DECEMBER