

Greg Marcyniuk's

INSURANCE UPDATE

DECEMBER 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

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Matthew wearing his Christmas suit



Memories of last Christmas.

HAPPY HOLIDAYS

This holiday season is unlike any other, to cap off a year unlike any other. Throughout this season, and as we move into a new (and hopefully better) year, we wish you moments of peace amid the difficulties, connections with family and friends even if they can't be in person, the warmth of memories from holidays past, and wonderful glimpses of the joy that your future holds.

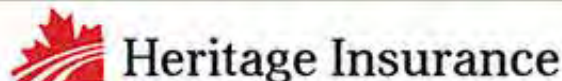
All of us at Heritage, would like to take this time to say, thanks for choosing Heritage Insurance, we're so fortunate to have such WONDERFUL customers such as yourself.

Please be safe out there and all the best to you and your family over the holiday season. Greg, Sheila, Matthew and Taco



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.



Pet of the Month

Heidi & Skye
sent in by Darla Mayer



Send us a picture of **your** favourite 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 or 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.



HOLIDAY SEASON THEFT

Up to 40% of yearly sales for small and mid-sized retailers take place within the last two months of the year but that also is the busiest time for theft.

To help you stop shoplifters in their tracks, we've outlined some key retail theft prevention tips for your business below:

- Install a welcome bell at your door to help you keep track of who's entering your store.
- Make your presence known to ward off suspicious shoppers. A friendly greeting to your customers can not only make trustworthy customers feel welcome but also guilt-trip any sneaky shoplifters.
- Follow up with shoppers after greeting them. If a shoplifter is engaged often within a store, they'll think twice before they shoplift merchandise. This also has the added benefit of ensuring customers feel they can ask you for assistance if they need it.
- Review your store's layout to make sure there are no blind spots and that there's enough lighting. You may also want to consider an elevated sales counter for better visibility. You can't catch shoplifters if you can't see them!
- Keep expensive items near the checkout counter, there's a better chance you can keep an eye on it.
- Use electronic tags on all of your merchandise to detect non-purchased items that exit your front door.
- Set up security cameras to help you capture footage of every nook and cranny in your store.
- Offer to place things in a fitting room. You'll be able to track the number of items being tried on and likely notice if something goes missing.
- Have one exit and entrance...this may be harder during COVID! If there is limited entrance and exits, it will be easier to see who's coming and going from your shop.
- Pay attention to price tags when a customer pays to protect against altered tags
- Hire an adequate number of employees. With more eyes looking out for shoplifting, the better chance you have of catching someone in the act.

Have a WONDERFUL and PROFITABLE Holiday Season.



SANTA
How does he do it???

According to the United Nations Children's Fund (UNICEF), there are 2,106 million children under age 18 in the world. If we assume that each household has an average 2.5 children, Santa would have to make 842 million stops on Christmas Eve, traveling 221 million miles. Given the different time zones, Santa has 36 hours to deliver gifts, therefore his average speed would be approximately 650 miles per second. It is less than the speed of light

(therefore, it's theoretically doable, but still quite hard). Larry Silverberg, a professor of mechanical and aerospace engineering at North Carolina State University, suggests that Santa uses relativity clouds to get the work done. Relativity clouds, based on relative physics, allow Santa to stretch time like a rubber band which gives him months to deliver gifts, while only a few minutes pass for the rest of us.



CHRISTMAS FOR A CAUSE IS BACK

Moose Jaw Families for Change and Heritage Insurance are proud once again, this year, to announce our partnership in the 3rd Annual Christmas for a Cause.

Christmas for a Cause features gift wrapping services for the community upon donation.

We are happy to announce that the recipient of this 3rd Annual Christmas for a Cause is the Moose Jaw International Medical Mission



BIG THANKS TO OUR LOCATION SPONSORER
Town 'n' Country Mall

- **December 5: 11:00am - 4:00pm**
@ Town 'n' Country Mall
- **December 5: 10:00am - 3:00pm**
@ Heritage Insurance
- **December 12: 11:00am - 4:00pm**
@ Town 'n' Country Mall
- **December 12: 10:00am - 3:00pm**
@ Heritage Insurance
- **December 19: 11:00am - 4:00pm**
@ Town 'n' Country Mall

Suggested donations for gifts wrapped are: 1 for \$3 or 4 for \$10
For any questions, or to volunteer, please contact Katie at
Moose Jaw Families for Change - katiemjffc@shaw.ca

This month's **BIG WINNER!**

2020 Referral Contest

WIN a Big Screen TV, iPad Air,
or a Vehicle Dash Cam

Your Choice!

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



CONGRATULATIONS
DEXTER MONDOR
Dexter chose the iPad



Kathy Brown
YOUR Director of
First Impressions
Phone: (306) 693-7640
kathy@heritageinsurance.ca



ARE YOU HOSTING A PARTY THIS HOLIDAY SEASON?

The holidays are a time for gathering, and we open our homes to family and friends and our businesses to suppliers and customers to celebrate the past year. Unfortunately, we've seen a growing number of lawsuits when people host these parties.

Here are some tips to help prevent the possibility of being sued over the holiday season.

- **Watch What You Eat and Feed Others:** Hosts are still responsible, even if they did not prepare the food, themselves. Hosts should check the food, being careful not to serve anything that appears to be undercooked, spoiled or contaminated. Using reputable purveyors and following proper food-handling and storage recommendations can help hosts prevent food-borne illness. When in doubt, throw it out.
- **Mix up the Activities, not just the Cocktails:** Parties that center on drinking often result in guests drinking more, and although the holidays are a time for celebration, too much drinking could result in drunk driving accidents, for which the host could be responsible. Providing activities or entertainment that do not involve alcohol, serving filling food and non-alcoholic beverages for guests and making sure that designated drivers are established ahead of time can assist in preventing accidents.
- **Party Elsewhere:** Hosting a party at a public location, such as a restaurant or bar that has a liquor license, can help decrease liability for hosts.
- **Call a Cab, Get a Room or Have a Slumber Party:** Arranging transportation or overnight accommodations for guests are a much safer alternative which eliminates drinking and driving.
- **Just Say No:** Hosts should be on the lookout for any guests who appear visibly intoxicated in order to prevent accidents. Encouraging party hosts to stop serving alcohol at least one hour before the party is scheduled to end or hiring an off-duty police officer or bouncer to monitor guests' sobriety or handle any alcohol-related problems are some possible solutions for hosts looking to lower their risk.

Know the Laws

- **Do Your Homework:** Homeowners should consider looking at their homeowner's or renter's insurance policy to gain a thorough understanding of how far their coverage policies extend if they are sued and found liable for accidents involving a guest who drinks and drives or becomes ill after consuming food in their home. Reviewing liability coverage limits to ensure adequate coverage can give hosts peace of mind in the midst of planning their holiday party.
- **Consider an Umbrella Policy:** Although holiday partygoers and hosts are expected to behave responsibly, some do not always know their limits. Hosts can take preventative measures, but risks cannot be entirely eliminated. Planning ahead can be the best defense for Christmas dinner hosts, and purchasing a personal "umbrella" liability policy may be a practical option for those who frequently hosts dinners and get-togethers.

The correct insurance policy can often help ease the financial burden of fighting a lawsuit. Call Heritage Insurance today at (306) 693-7640

Our Customers Say It Best:

"Love the service that everyone at Heritage offers. Everyone is always very helpful and pleasant."

*Darroch Cairns,
Moose Jaw, SK*

"Excellent service, renewed my license plates over the phone for the first time and they made it easy and stress free."

*Teresa Buchholz,
Moose Jaw, SK*

"Their customer interaction is second to none in almost any business I can think of. Every time you walk in the door you're well attended to and I've never left feeling like I didn't get the best service possible."

*Egon Urquhart,
Moose Jaw, SK*

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



SO YOU SLEPT IT OFF? ...MAYBE NOT!

Catching a few Z's after a night of drinking does not make a sober driver. In fact, if you go to a party and get really drunk – double the legal limit or more – go home at 2 a.m. by cab, but then get up at 7 a.m. and hop in the company truck, you'll still be above the legal limit.

Sleep has no impact on reducing a person's blood alcohol content. While blood alcohol concentration peaks within a half hour of the last drink, the rate by which it falls is far slower

than the rate at which it rises. Weight and gender both have a part to play in the speed of a person's dissipating BAC, but even if enough time has passed to lower it to a legal level, a person still may be impaired. Bad hangovers can also seriously hamper judgment and cognitive function.

**If you plan to drink over the holidays,
PLEASE leave your keys behind.**



CHRISTMAS SAFETY TIPS

Follow these simple safety rules to help have a safe and happy holiday season.

1. Overloaded electrical outlets and faulty wires are a common cause of holiday fires.
2. Keep trees fresh by watering daily. Dry trees are a fire hazard.
3. Use battery-operated candles. Candles start almost half of home decoration fires.
4. Keep combustibles at least three feet from heat sources.
5. Check decorations for certification label. Decorations not bearing a label from an independent testing laboratory such as Underwriters Laboratories (UL), Canadian Standards Association (CSA), or Intertek (ETL) have not been tested for safety and could be hazardous.
6. Stay in the kitchen when something is cooking. Unattended cooking is the leading cause of home fires.
7. Always turn off and unplug all decorations when going to sleep or leaving the house.



Heritage Insurance



GUESS THE CELEBRITY?

Send us your best guess who this famous Christmas 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: Agnes Kleisinger

It was... *Jennifer Aniston*

No purchase necessary. Contest open to everyone.



Shop Local...**A-1 Tree Service**

A-1 Tree Service is a Family owned and operated Tree Business in Moose Jaw, for over 30 years.

Our professionals are fully licensed and certified to ensure you get the best experience possible. All of our services are protected by general comprehensive liability insurance so that you do not have to worry about anything.

TREE CARE:

A1 offers a wide range of services, not only basic tree removal and pruning, but also additional services such as stump grinding, high pressure tree spraying, landscaping and more.

We are your Specialists in dangerous removals and close proximity tree trimming and provide both residential and commercial services to best suit your needs

SNOW REMOVAL:

We also offer a full range of ice/snow management services. Working for residential, commercial and industrial customers, we are passionate about taking the best care of your property...we are here for you every day, every hour 24/7

Call us today:

(306) 692-6701 1009 Carleton St, Moose Jaw, SK S6H 3A3

REASONABLE, RELIABLE, AND RESPONSIBLE.

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

MJFFC is proud to be active in the community of Moose Jaw through participation in community events, regular volunteering, and fundraising for other local organizations in need of assistance. MJFFC strongly believes in the importance of community inclusion and equality for folks of varying abilities. Through listening to the needs and wants of the folks we serve.

For more information about MJFFC or the Kinsmen Cafe, please contact **Katie at 306-630-5264**



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





INDOOR PET GAMES

So, how do you occupy your furbabies during those very cold Winter days and nights? Here is a list of several games & activities you can try out with your dog or cat!

• Scavenger Hunt

Hide treats in tough, but not impossible to reach places around your house. Then release them to run around the house to find all the goodies!

• Food Puzzles

Put a treat in some muffin tins, cover each tin with a ball or other toy of similar size, and have your dog figure out how to get their food. For a cat, cut a paw sized hole in an old Tupperware, throw in a toy, food and some treats and watch your cat try to figure out how to get their food out!

• Teach your Pet a New Trick

Learning a new trick is a great way of keeping your pet sharp! No pet is too old, they might be a little slower to learn, but the slogan "you can't teach an old dog new tricks" is outright wrong!

• Flirt Pole

A flirt pole is a long pole with a rope and lure that's used to entice your dog or cat to chase. They are a way to get both your cat and dog to use their natural prey drive in a non-destructive way. Plus, you can practice impulse control by teaching both pets to drop the lure on command! When playing remember to let your pet "win" or catch the lure on occasion as a reward!

Many of these activities do require food/treats, but keep in mind mental stimulation helps burn off energy. But of course, physical exercise is important for overall health as well!!



Pet Jokes

Q: What do Santa's little helpers learn at school?

- *The elf-abet!*

Q: What kind of motorbike does Santa ride?

- *A Holly Davidson!*

Q: What did the beaver say to the Christmas Tree?

- *Nice gnawing you!*



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

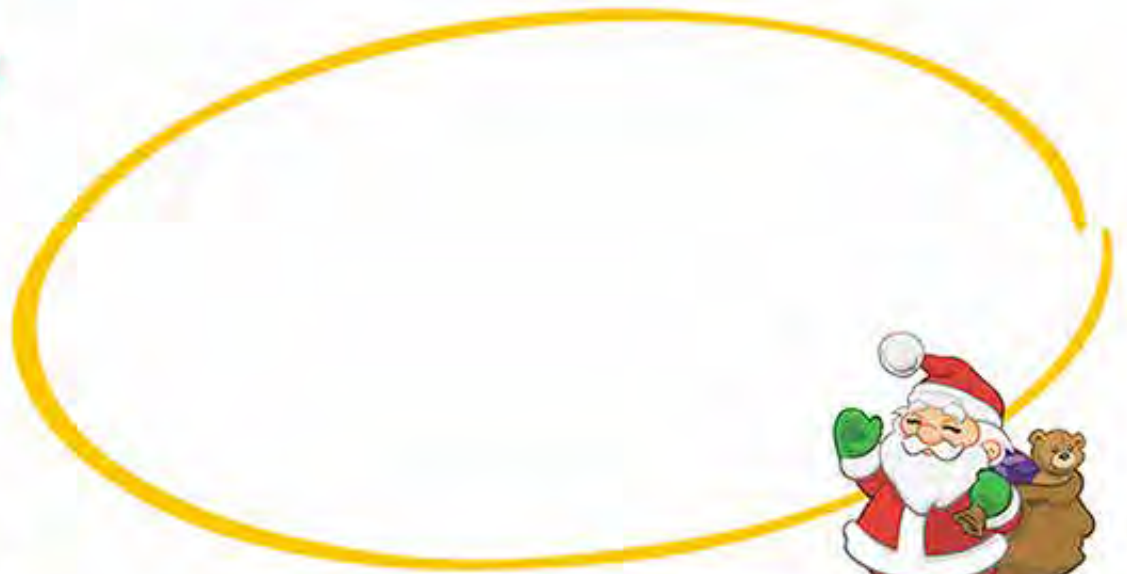
- It is very tempting to give the dog the remains of the Christmas turkey, just remember bones can and do kill. When bones are cooked they become very brittle and when the dog chews them they splinter into needle sharp pieces. These pieces can become stuck in the stomach or intestines and can perforate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

Wishing You and Your Family

Happy
Holidays
and a
Wonderful
New
Year

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!**

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.



Give us a
Call Today!



12 CHANCES TO WIN AN IPAD, TV OR A VEHICLE DASH CAM