



Greg Marcyniuk's

# INSURANCE UPDATE

February 2019

A Monthly Newsletter For Friends and Clients of Heritage Insurance



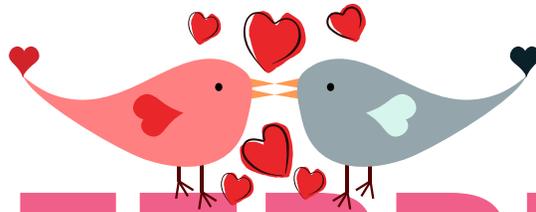
Greg Marcyniuk,  
Agency Owner



*Loving the fishing.*



*Matt lighting candles for his 16th birthday*



# FEBRUARY the Month for LOVE



## What's Inside:

- **Prevent Frost bite this Winter!**  
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### Hours of Operation:

Monday-Friday  
8:30 - 6:00

Saturday  
9:00 - 4:00

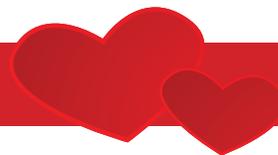
Mom and I are so proud of Matthew who turned 16 last month and is now working towards getting his drivers license and the independence that brings.

I'm excited about featuring our "Buy Local" client of the month, Vern Fletcher owner of Culligan Water. We truly appreciate businesses such as Culligan Water and yourselves for entrusting us to provide your insurance needs.

As well we've many awesome articles in this month's newsletter and to all those who have significant others please show them how much you care on Valentine's Day.

As always thank you for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew and Taco



# Pet of the Month



February's Pet of the Month is **PIPER**

sent in by Lisa Newton



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](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.

## Valentines day...

In the Middle Ages, young men and women drew names to see who their Valentine would be, they would wear the name pinned to their sleeve for one week so that everyone would know their supposed true feelings.



# PREVENT FROSTBITE

## Did You Know?

Snowmen, snow angels and snowball fights are fun activities for children and the young at heart. But being outside in cold temperatures can have an adverse effect on your health if you are not careful. Frostbite is a common ailment for those who have prolonged exposure to cold temperatures and low wind chill factors.

Though everyone is at risk of developing frostbite when outside in winter, some are more susceptible than others. In fact, children, the elderly, diabetics and those with circulatory problems tend to get frostbite more often.

## Symptoms

- Skin discolouration, along with burning and/or tingling sensations
- Partial or complete numbness of the affected area
- Intense pain

If frostbite goes untreated, the affected skin gradually darkens within a few hours, and once the skin is completely destroyed, it turns black and looks loose and frayed, as if it is burnt.

## To reduce your risk of frostbite:

- Protect your hands, feet, nose and ears by bundling up in warm, layered, loose-fitting clothing.
- Go inside to warm up periodically, even if you do not feel extremely cold.
- Do not drink alcohol before or during exposure to cold weather, because it may prevent you from realizing that your body has become too cold.
- Avoid smoking cigarettes, which can narrow your blood vessels and increase your risk of frostbite.
- Get out of the cold when your skin appears red or if you experience any pain.

If you think that you have frostbite, move to a warm location and place your affected body part in warm water until it is soft and sensation has returned. Then, wrap the area in clean, sterile dressing and visit a doctor for follow-up care.

People who suffer frostbite on their extremities are also susceptible to hypothermia, a dangerous lowering of body temperature. Check for symptoms of hypothermia and treat them first before tending to frostbite injuries.



# INSURING VALUABLES

Did you get an expensive gift for Christmas or your Birthday, or maybe you are buying an engagement ring for Valentines Day? Jewelry, paintings, sculptures, rare collectibles, and even top tier wines, can all fetch high prices. Your valuables are important to you—and insuring them is equally important to prevent serious loss in the event of damage or theft. Learn more about how you can protect the finer things in life with additional coverage.

## The Basics

Standard homeowners, condominium or renters insurance policies include a limited amount of coverage for jewellery and other valuable items. However, many policies limit the dollar amount of coverage for the theft or loss due to a covered peril of such items. To properly protect certain types of valuables, additional coverage is available through a policy endorsement or floater.

## Endorsements

Endorsements are additions to your homeowners, condominium or renters insurance policy that change or add to the policy's provisions. The endorsement can cover property otherwise excluded from a basic homeowners insurance policy, extend the number of perils included, or increase the amount paid for a covered loss. The items of value are "scheduled" on a list that includes a brief description and the item's dollar value.



To determine each item's value, an appraisal or sales receipt is typically required. This will help ensure that, in the event of a covered loss, the amount of insurance is enough to cover the repair, replacement or cash payment of the item. Items scheduled are typically not subject to the policy deductible.

## Floaters

A separate personal articles floater policy may be used to schedule your valuable property that is subject to special limits under basic homeowners coverage. Once you have an endorsement or floater, it is important to periodically review your policy's coverage limits to minimize the likelihood of being underinsured due to outdated appraisals and inadequate limits of insurance.

## The Cost of Coverage

The cost of coverage varies upon the item, but typically the fee is nominal. Our team of professionals can provide you with more information about coverage and an estimate for the cost of scheduling an item

## This month's **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)

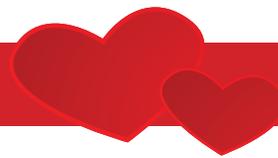
**Your Choice!**

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



**CONGRATULATIONS  
Nick Clayson**

Nick chose the  
Big Screen TV



Russ MacDonald,  
Financial Advisor



## Our Customers Say It Best:

"The knowledge of people of whom I talk to at Heritage is top notch."

*Nick Sperounis,  
Kindersley, SK*

"I love being greeted when I walk in and the very fast service. Friendly staff"

*Janet Vermette,  
Moose Jaw, SK*

"I love that the service is quick and there is never much of a wait. The service is always great."

*Tania Novak,  
Moose Jaw, SK*

"Fast and friendly service"

*Daryl Dean,  
Tugaske, SK*

# BUSINESS INTERRUPTION INSURANCE

Continuity is critical in business, and there are few things more important than continuous revenue and cash flow, particularly for small to medium-sized organizations. In fact, just one brief business interruption can be incredibly costly for an organization, often leading to serious reputational damages or long-term closures.

That's where business interruption insurance can help. This form of coverage provides protection against a variety of common interruptions, including natural disasters, equipment damage and vandalism.

### Benefits of Business Interruption Insurance

- **Revenue**—In the event of a disruption, business interruption insurance provides coverage for income your business would have earned during a closure period if it had been operating normally.
- **Rent or lease payments**—Even if your premises are unusable following a disaster or other event, many leases still require that you make payments. Business interruption insurance allows you to continue making rent or lease payments, even while your business is not operating.
- **Relocation**—In the event that your primary location is unusable following a disaster or other event, you will likely have to relocate in order to remain open and continue generating revenue. Business interruption insurance can cover the expenses of moving your business to a temporary location and may include both moving and rent costs.
- **Employee wages**—If you are unable to operate, it is likely you will not be able to continue paying employees. Business interruption insurance can help you avoid losing staff while you're closed by ensuring that you make payroll.
- **Loan payments**—If you have an outstanding loan, you will need to continue to make payments even if your business isn't fully operational. Business interruption insurance will ensure you never miss a payment until you are fully operational again.



# 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.

**SORRY! No Correct winner last month!**

It was... **Taylor Swift**

No purchase necessary. Contest open to everyone.



## SHOP LOCAL CLIENT OF THE MONTH

**Do you live out of town or does your water taste weird recently?** Then say Hello to Moose Jaw's very own Culligan man - Vern Fletcher. Vern has owned Culligan for over 30 Years and offers a complete line of water softeners, water filtration systems, commercial and industrial water treatment solutions, drinking water systems, whole-house filtration systems, bottled water pick-up and delivery and will customize water treatment for any water problem. Equipment rental and purchase programs are available, as well as financing programs...You can count on your local Culligan Water Expert.

**Culligan Water Conditioning** 270 Caribou St. W. Moose Jaw - 306-693-0606

Purchasing local helps grow other businesses as well as the local tax base.

Each month, we will highlight for **FREE**, in this newsletter and on 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

Peacock Collegiate's inaugural "Helping Hoops" Senior Boys Invitational Basketball Tournament was a huge success. They had 7 other teams from across the province attending - Vanier, North Battleford, Humboldt, Greenall, Regina Johnson, and Notre Dame. Heritage was proud to be the major sponsor for the tournament and proceeds from the gate and concession were donated to Extendicare right here in Moose Jaw.

**Heritage Insurance is happy to support many community organizations!**



The Peacock Toilers senior boys basketball team.





## WHAT DO YOU SPEND ON PET VALENTINE'S GIFTS?

There's no doubt that people love their pets, but new Valentine's Day statistics show that man's best friend is getting a little more love today than in recent years.

It is expected that pet lovers will spend a near-record high of **\$751 million** on Valentine's Day gifts for their pets this year!

**XYLITOL**  
This sugarless sweetener is in many candies and is toxic to pets.

**DECORATIONS**  
Discarded ribbons and wrapping paper can be trouble for pets.

**CANDLES**  
A nice dinner can become a fire hazard when pets & candles mix.

**FLOWERS**  
Certain flowers are deadly to pets. Keep them away.

**CHOCOLATES**  
It is still a common problem. No Chocolate for pets!

## 5 Ways to Have the Best Valentine's Day with Your Pet

Between all the paper hearts, bouquets of roses, and boxes of chocolate, don't forget about the furry family member that loves you unconditionally. Your pet is your biggest supporter and number one fan, and a special Valentine's Day is the perfect way to show you care.

Chocolate is obviously a bad idea and roses would go unappreciated, but there are other ways you and your furry/feathery/scaly friend can mark the holiday.

### 1. Do Something They Love to Do

If your dog's version of the perfect day involves running laps at the dog park, take him! Your cat would leap for joy if you joined in on their playtime, and even birds have favorite games they like to play. Whatever you do, remember it's all about them. Just relax and enjoy spending time with your pet.

### 2. Spoil Them with a Special Treat

You should steer clear of the candy aisle when picking out the perfect V-day treat for your furry friend, but don't think your options are limited. Pet bakeries are popping up all across the country, or you can even whip up your own batch of pupcakes, muffins, or biscuits.

### 3. Let Them Pick out a New Toy

Kids love going to the toy store and picking out what they want, and your pet is no different. Stores like Petsmart have an open door policy for leashed pets, and dogs and cats are always allowed to peruse the shelves.

### 4. Arrange a Play Date

Valentine's Day may be all about the love you share for each other, but the more the merrier. If your pet enjoys playing with others, invite his friends over for a good time.

### 5. Have a Professional Photo Shoot

Your phone's photo gallery is already full of adorable pictures of your pets, but professional pet portraits are priceless keepsakes. Make it a big deal by taking them to be groomed and pampered beforehand, and don't be afraid to get in front of the camera yourself.

*Get creative and remember the most important thing is to let them know they're loved and appreciated.*



## Pet Jokes

**Q: What do cats have for breakfast?**

- Mice Crispies.

**Q: Where did the sheep go on Winter vacation?**

- The baaaahamas

**Q: What kind of ties do pigs wear?**

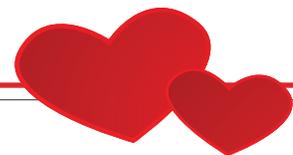
- Pig sties

**Q: What do you say if you meet a toad?**

- Wart's new?

**Q: What do you get when you put three ducks in a box?**

- A box of quackers .



  
**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

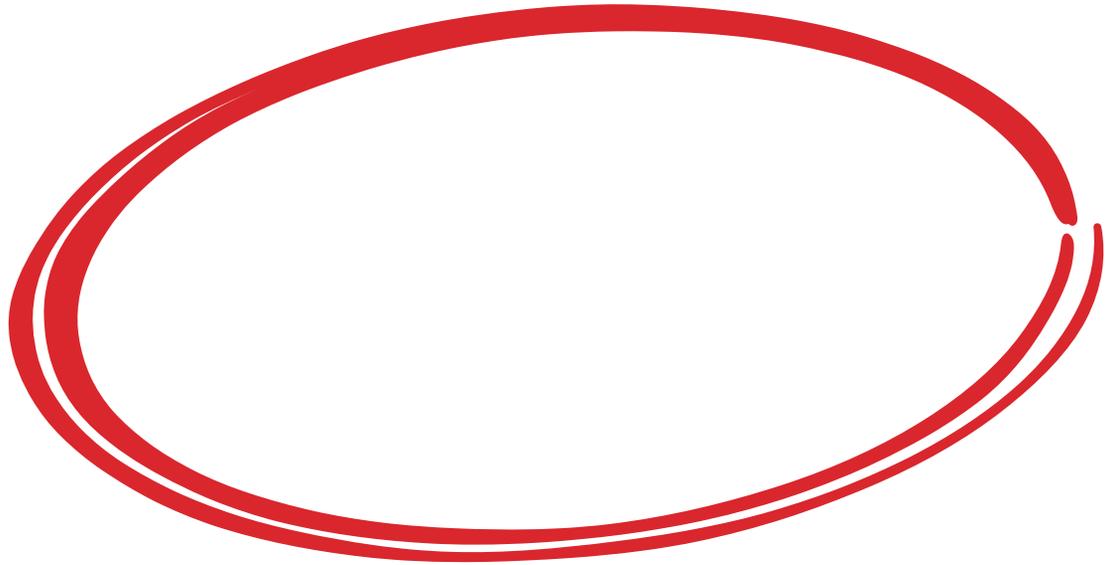
Saturday  
9:00 - 4:00

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



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