



Greg Marcyniuk's

# INSURANCE UPDATE

February 2020

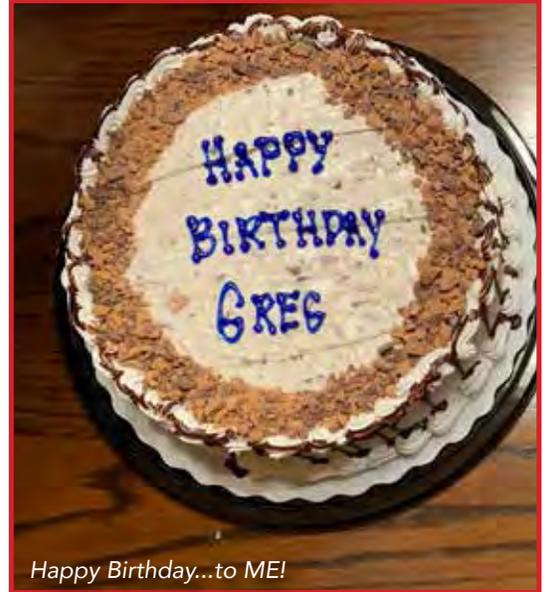
A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,  
Agency Owner



Birthday Dinner



Happy Birthday...to ME!

## What's Inside:

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- Pets Zone  
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### Hours of Operation:

Monday-Friday  
8:30 - 6:00

Saturday  
9:00 - 4:00

# FEBRUARY the Month for LOVE

Yes, it's that time of year to shower your significant other with gifts, flowers, chocolate, jewelry, fine dining, or in my case, a nice card (*just kidding*).

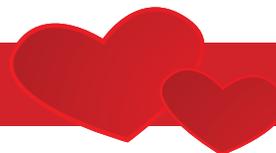
As usual we've many great articles here for everyone, so please feel free to share with family and friends.

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

Greg, Sheila, Matthew & Taco



Heritage Insurance

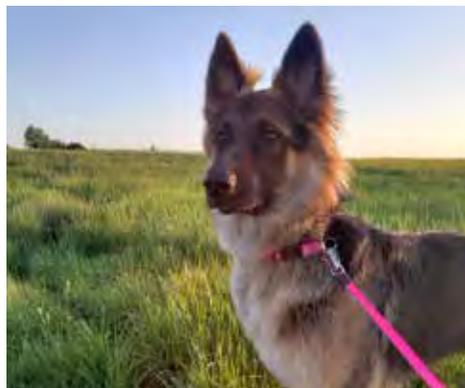


# Pet of the Month



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 favourite 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...

It's estimated that the U.S. will spend \$3.3 billion on flowers for loved ones this year, and young people are leading the trend in floral sales! 63% of floral-buying households were under the age of 35.



## PREVENTING FROZEN PIPES

### Did You Know?

One of the messiest and most costly homeowner repairs is fixing a burst frozen pipe. Water from a burst pipe can cause damage to carpeting, short out electrical appliances and ruin furniture. Luckily, there are several products on the market that offer some security against these nightmares.

### Symptoms of Frozen Pipes

One of the earliest signs of a frozen pipe is when no water comes out of your faucet when you turn it on. If you notice that, head first to the basement and check to see that the water is still turned on and that you don't have a leak.

### Prevention of Frozen Pipes

**Spray Foam** – Foam is sprayed into the wall to fill cavities around pipes when the temperature cools.

- Foam insulates walls and blocks airflow.
- Make sure you also caulk exterior joints on the outside wall near pipes.

**Heat Tape** – The tape plugs into a grounded outlet and is then spiral wrapped around pipes.

- Tapes have built-in thermostats that automatically call for power when the temperature drops near freezing.
- When the temperature rises, the power cuts off.

**In-pipe Heating Elements** – Devices are placed in water and sewer pipes and conduct heat directly into the pipe as needed.

**Valve Units** – Products are screwed onto taps (usually outside) and prohibit water from going through when temperatures are too low.

- The valve sensor detects low and high temperatures.
- When the low temperature is detected, the sensor opens a micro-valve to produce heat.
- As the temperature rises, the valve closes

### Safety First, know what to do.

Never use a blowtorch, propane or kerosene heaters, a charcoal stove or any other open flame device to thaw your frozen pipes. You should also avoid using a space heater unless you are sure the area is clear of any flammable material.

- Keep your faucet open and use heat tape or a hair dryer to gently and slowly thaw the pipe.





# INSURING YOUR 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 may be purchased.

### 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.

### 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!** 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!**



## 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

"My wife and I would like to thank Greg Marcyniuk and his staff for their No Hassle and very helpful assistants regarding our past claim. Greg's staff were more than helpful and after contact, adjusters arrived within two days and our problem was fixed in a very short time. Heritage Insurance is of the highest caliber and we'd recommend their service to anyone many thanks Greg and Staff"

Rick and Cheryl Hembroff,  
Moose Jaw, SK



Aaron Ruston  
MBA, CFP, CSC, CFRE, CEA, EOC, CPCA

# RRSP SEASON

**What are Individual RRSPs?** An individual registered retirement savings plan (RRSP) allows you to grow your investments tax-free. Registered with the federal government, individual RRSPs offer a number of unique benefits that can help individuals save more for their future.

An individual RRSP is one of the most common types of personal savings plans. Individuals—as well as their spouses or common-law partners—can contribute to these plans up to an annual limit using a mix of investments, including stocks and mutual funds. What's more, individual RRSPs have two tax benefits that help you save for your retirement:

**1. Tax-sheltered growth**—Investment income in your RRSP isn't taxed while within the plan. In most cases, investors won't have to pay any tax until funds are withdrawn. Because you may be in a lower tax bracket once you're ready for retirement, your total savings can be significant.

**2. Tax deductions**—Individual RRSPs can be used to reduce your tax, as contributions are deductible within specified limits.

In addition to the above benefits, investors can withdraw funds from their individual RRSPs without being penalized, provided the money is repaid by a specified time. This can be particularly useful for large purchases, like buying your first home or paying for your education.

There are a number of qualifications you must meet in order to open an individual RRSP. Simply put, if you have earned income and file an income tax return in Canada, you can contribute to an RRSP until Dec. 31 of the year you turn 71. You must also have contribution room available, which will be stated on your annual Notice of Assessment sent by the Canada Revenue Agency.

**What are Group RRSPs?** A group RRSP is an employer-sponsored retirement savings plan. These plans are similar to individual RRSPs, but are instead managed on a group basis by an employer. Specifically, group RRSPs are looked after by insurance companies, mutual funds or banks—employers and employees simply cover any plan management fees.

Under group RRSPs, contributions are made through an administrator on a pre-tax basis via direct payroll deductions. Employees can choose whether or not to enrol in a group RRSP and how much they would like to contribute. Often, employee contributions are matched.

Employees will receive an eligible tax deduction for the amount contributed. It should also be noted that employer contributions are tax-deductible and seen as a taxable benefit.

**Other benefits of group RRSPs include the following:**

- Group RRSPs provide immediate tax relief for employees.
- Group RRSPs have low administrative costs compared to other investment options such as traditional pension plans.
- Group RRSPs have low minimum deposits, giving your employees access to investments they otherwise might not be able to acquire.
- Group RRSPs are not subject to provincial pension regulations, which provides built-in contribution flexibility for employees.
- Group RRSP contributions are employee-owned, meaning your workers can do whatever they want with the investment even if they leave your company. What's more, employers are not liable for guaranteeing a specific amount of income when an employee retires.
- Group RRSPs are an affordable way for employers to lower turnover rates, attract new employees and help workers save for their future.

*Individual RRSPs are one of the best ways to save for retirement and ensure you are financially secure once you leave the workforce and Group RRSPs are an effective recruiting and retention tool for employers.*

**To get started or to learn more, contact Aaron today at 306-684-1934**

# 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

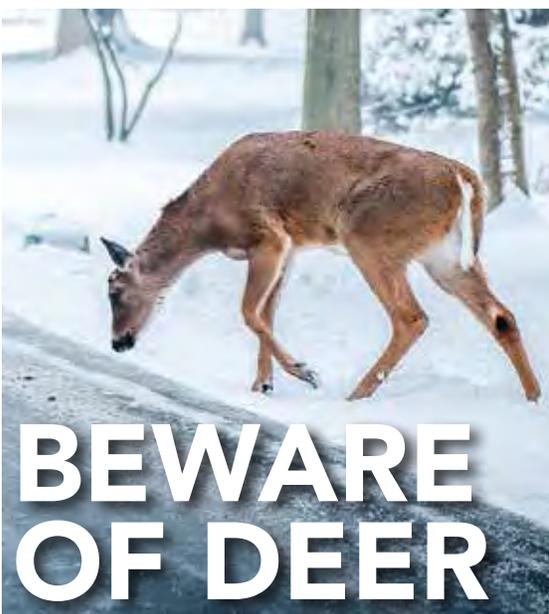
## Personal Insurance

- 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



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Due to the darkness of shorter days, low visibility during bad weather and road conditions, animal and vehicle collisions are especially commonplace during this time of year. Drivers should be aware of this danger and take the necessary precautions to remain accident-free.

- Remain alert at all times and watch out for animals.
- Slow down if you see an animal up ahead, as it is generally unpredictable.
- Slow down at designated animal crossing areas marked by road signs.
- Use your high beams at night to see animals easier.
- Watch your speed, especially during dusk and at night.
- Have your brakes and tires checked regularly to ensure that they are in safe working order.
- Lookout for movement or shiny eyes on the roadsides. Slow down if you see anything suspicious.
- If you see an animal in front of you, do not swerve because it may cause you to hit another vehicle, side rail or lose control all together. BRAKE!
- Slow down on blind curve areas of the roadway.
- Always wear a seat belt—it's your best safety defence.

### Safety First

In the event that your vehicle collides with an animal:

- Pull off to the side of the road and call the local police department.
- Do not attempt to move the animal if it is lying in the middle of the road.
- Do not leave your vehicle to check on an injured animal, as it may still be alive and potentially dangerous to you.



**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 correct answer will be entered into a draw.

Last month's WINNER is:

**Gary Yaneshewski**

It was... **Arnold schwarzenegger**

No purchase necessary. Contest open to everyone.



## SHOP LOCAL CLIENT OF THE MONTH

Aaron Ruston, owner of Purposed Financial Corp., has been in the financial industry for 36 years. Whether you are a client who is just starting out to high net worth private wealth clients, Aaron provides access to a full service unbiased investment brokerage and trust services, addressing local as well as global financial planning solutions. Aaron will assist each person as they identify and move toward realizing their full life purposes and indeed "build foundations for life". He is dedicated to facilitate responsible, thoughtful "financial planning" which will include making educated financial choices in pursuit of clearly defined primary objectives.

Purposed Financial also provides Life insurance brokerage to assure proper fit for individual and business planning and full access to estate, tax, legal, accounting and farm / business succession planning services.

Aaron is proud to be named in the top 5 advisors in Canada 2016 to 2019 as published by the National publication firm KMI Media

**Purposed Financial Corp. 81A Athabasca St. W. Moose Jaw - (306) 691-5433**

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

This year the 7th annual **PRISM Awards** will be held on March 7th, 2020. A Gala evening and fundraiser, held by The Business Women of Moose Jaw, celebrates the boldness and accomplishments of women in leadership and business. All funds raised during the evening will go toward the Moose Jaw Transition House, adding to the over \$50,000 they have already raised.

Membership information, information on the awards, as well as nomination forms is available at: [www.businesswomenmoosejaw.com](http://www.businesswomenmoosejaw.com)

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



Greg with Dodie Deets, from The Business Women of Moose Jaw and the PRISM Awards





### OTTER CAM

My family love going to see the sea otters at the Vancouver Aquarium...when I am not in Vancouver, I check in with them on the "Otter Cam" at: <https://www.vanaqua.org/visit/live-cams-sea-otter-cam> They ALWAYS make me smile.



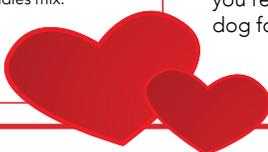
## Pet Jokes

- Q: There are 10 cats in a boat and one jumped out. How many were left?**  
- None, because they were copycats!
- Q: What happened when 500 hares got loose on Main Street?**  
- The police had to comb the area
- Q: What do you give a dog with a fever?**  
- Mustard, its the best thing for a hot dog!
- Q: Why don't bears wear shoes?**  
- What's the use? They'd still have bear feet!
- Q: Who makes dinosaur clothes?**  
- A dino-sewer.



## VALENTINES DAY SAFETY TIPS

- 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!



## 7 Tips For Caring For Your Pet This Winter



During the Winter months, it's important to adjust your pet's daily routine so you can keep them happy, safe and comfortable. Here are 7 things you can do to make this your pet's best winter ever.

### 1. Take Care of Your Dog's Paws

A pet's legs, tail and ears are most susceptible to frostbite. While there's not much you can do for the tail and ears—besides keeping your walks short—boots will provide some welcome warmth to your pet's paws and will also protect them from harmful chemicals like deicers.

### 2. Adjust Daily Calories for Changes in Activity

When activity level change drastically, as it can in the winter, adjustments need to be made to ensure adequate nutrition. A pet that goes out five times a day when it snows to play, may need more calories because of the increase in exercise. Other pets may be less active, they should consume fewer calories.

### 3. Play with Your Pet's Food

When it comes to how you feed your pet, there are fun, creative things you can try and give him a bit of a workout. Encourage activity by spreading meals throughout different parts of the house or throwing kibble to have your pet chase it down a hallway.

### 4. Block Off Heat Sources

Pets, especially cats, may seek out sources of heat in your house as nice places to take a quick nap. But, these spots present burn risks for pets, because they aren't aware of how hot they can get. Owners should make these places inaccessible to their pets during winter months.

### 5. No Off-Leash Time

Being off leash can be especially risky when the temperatures drop. Falls through ice, getting lost and developing hypothermia or being hit by a vehicle increases during the Winter months.

### 6. Increase Intervals Between Baths

During Winter it is dry and baths tend to dry out their skin the same way it does yours. While it's not the most serious of problems, dry skin can cause an animal some discomfort. you may want to cut back on the frequency of baths and find a shampoo that's more moisturizing.

### 7. Keep a Blizzard Checklist Handy

A checklist will help ensure you have everything your pet may need, in case you're stranded for a few days. Dog blankets, flashlights, clean water, plenty of dog food, dog medications and something to stay entertained.

**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 2020 Referral Winner!**  
Tell Your Friends & Family About Heritage Insurance and **You could be next month's Big Winner!**



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