



Greg Marcyniuk's

INSURANCE UPDATE

JANUARY 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

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Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00



2020

HAPPY NEW YEAR

2020 is here and it's hard to believe that another year has passed.

As I'm writing this, I can't help but reflect back at 2019 and realize I've a lot to be thankful for - A happy, healthy family, awesome staff that I work with and of course terrific clients like yourself that choose to deal with us.

As well, I've been setting our goals for the upcoming year. Our major goal for 2020 is to continue to provide the best protection for your premium dollar and continue to excel in providing the best service possible. As usual this month's newsletter is full of excellent material so please take the time to read it and feel free to share it with family and friends.

Thanks again, for choosing Heritage Insurance and allowing us to protect what matters most to you.

Please have a safe and successful 2020.

Greg, Sheila, Matthew & Taco



Heritage Insurance



Pet of the Month



MIA

sent in by **JOHN MACK**



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; 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.



After you've unwrapped your new toy and had a chance to take it for a spin or position your collectible perfectly on your shelf, or show off that sparkling diamond ring to all your friends...it's time to review your contents to make sure you are not under insured. Some expensive gifts may not be covered unless you specify them. **Give us a call today to review your policy - 306-693-7640**



WINTER ICE SAFETY

Walking, snowmobiling or driving on lake ice can be a very dangerous activity if the ice is not thick enough to withstand the weight of you and the machine you might be operating.

What to do if a companion falls through thin ice

- Keep calm and think out a solution.
- Don't run up to the hole. You may fall through and then there will be two victims.
- Use an item to throw or extend to the victim to pull them out of the water, such as jumper cables, skis, rope or push a boat ahead of you.
- If you are unable to rescue the victim immediately, call 911.
- Get medical assistance for the victim. People subjected to the cold may seem fine after being rescued but can suffer a potentially fatal condition called "after drop" where cold blood that is pooled in the body's extremities starts to circulate again as the victim starts to warm.

What to do if you fall through thin ice

- Remain calm and look towards the shore/ice edge.
- Place your hands and arms on the unbroken surface of the ice.
- Work forward on the ice by kicking your feet. This will assist in keeping your body horizontal and help you "swim" out of the hole in the ice.
- If the ice breaks, maintain your position and slide forward again. If this doesn't work – keep trying.
- Once you are lying on the ice, don't stand up. Instead, roll away from the hole.
- Crawl back to your tracks, this will ensure that your weight is spread out until you are on solid ice or on shore.
- Seek medical assistance.

If someone has fallen through the ice, once out, they are at danger of having Hypothermia. Hypothermia is a potentially dangerous drop in body temperature that is a potentially life-threatening condition and needs emergency action right away.

If medical care isn't immediately available:

- Remove any wet clothes, hats, gloves, shoes, and socks.
- Protect the person against wind, and further heat loss with warm, dry clothes and blankets.
- Move gently to a warm, dry shelter as soon as possible.
- Begin rewarming the person with extra clothing and warm blankets. Use your own body heat if nothing else is available.
- Take the person's temperature if a thermometer is available.
- Offer warm liquids, but avoid alcohol and caffeine, which speed up heat loss. Don't try to give fluids to an unconscious person.

Have fun out on the ice but be aware of the dangers and be ready to act quickly.



STOP, are you covered for a RANSOMWARE attack?

What would you do if you came into your business turned on your computer and this is what was on your computer screen?



This is a true story and actual screen shot from one of our clients. They are back and up and running, he retrieved his data but not without some serious money being paid and 2 days of down time.

It's frustrating for me that a number of business owners out there just don't feel the need for **Cyber Theft Coverage**.

Ransomware is a type of malicious software, or malware, designed to deny access to a computer system or data until a ransom is paid. Ransomware typically spreads through phishing emails or by unknowingly visiting an infected website.

Please take a close look at these statistics.

Did you know that after a business is hit with a cyber attack -

- **60% of them will be out of business within 6 months. In fact, you have a higher chance of a Cyber attack, 1 in 4, than receiving a customer complaint.**

To put that into perspective -

- **A chance of a fire in your business and storm damages is 1 in 20.**
- **A chance of theft or burglary is 1 in 18.**

There is a cyber attack every 36 seconds or 4,000 per day in North America.

Recovery can be a difficult process that may require the services of a reputable data recovery specialist. While some victims pay to recover their files, there is no guarantee that the crook will give you back access to the frozen files...they may just ask for MORE money!

You know we can't stop a ransomware from happening but we can provide protection so you can keep your doors open.

Please call us so we can review your current cyber coverages and allow you to have the peace of mind that you won't become a statistic as well.

HAPPY NEW YEAR TO OUR FIRST **BIG WINNER!** OF 2020

Get YOUR name into our 2020 REFERRAL CONTEST

**WIN a Big Screen TV., iPad Air, or
a Monitored Home Alarm System -**

Your Choice!

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





Pier-Luc Doyon, C.A.I.B
YOUR Commercial Risk Specialist

Phone: (306) 693-7640
pier@heritageinsurance.ca

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

THIS WINTER...ARE YOU USING A **SPACE HEATER** TO STAY WARM?



Did You Know?

Supplemental heating equipment, such as space heaters, are a leading cause of home fires in Canada from December through February. If you plan on using a space heater for some additional warmth this winter, keep the following safety precautions in mind.

Use these tips to safely use space heaters:

- Do not use space heaters to warm bedding, thaw pipes or dry clothing.
- Select space heaters with the Canadian Standards Association (CSA) safety mark. The CSA mark signifies that the product was tested for potential safety hazards.
- Purchase units with automatic shut-off features and heating element guards.
- Keep any items that could potentially be a source of fire at least 1 metre away from a space heater.
- Turn off space heaters when you leave the room or go to sleep.
- Check for frayed insulation, broken wires and overheating on electrical space heaters. If you notice any of these problems, have the unit serviced immediately.
- Use only fuel recommended by the manufacturer for liquid-fuelled space heaters.
- Turn off the heater and let it cool before refueling.
- Avoid using extension cords with space heaters. If you must do so, make sure that the cord is the right gauge size and type for the heater.

Safety First

Avoid placing space heaters in high-traffic areas of your home. Units with long cords can present a tripping hazard.



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

Heritage Insurance is pleased to announce our affiliation with Aaron Ruston, Purposed Financial Corp., as our new financial advisor.

Having come from a small-town farming family and after seeing the negative impact of some improper financial advice his parents received at the time of the sale of the family farm, Aaron entered the financial industry in 1982.

Over the last 36 years the areas of individual family/ farm business and succession planning as well as charitable giving have become a deep-rooted passion, with individuals, families and charities throughout Canada, USA and beyond having benefited from the insight and experience of this strong advisory team. Being nominated as one of the top 5 financial advisors for Canada from 2016 to 2019 by KMI Media provides yet another catalyst to continue our growth, while providing the level of service we know our clients and their loved ones expect and deserve.

Aaron has been married to Nancy, a very tolerant and amazing girl, for 33 years and they are blessed to have two children, Kaylee and Tallon.

Contact Aaron for all your strategic financial planning needs: 306-684-1934



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



GUESS THE CELEBRITY?

Send us your best guess for who this famous 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 was **Aria Thoroughgood**

It was... **SANTA**

No purchase necessary. Contest open to everyone.



Go Local, Made Local...

With the Grain Custom Cabinets

Elton Walker, owner of With The Grain Custom Cabinets, offers you the finest craftsmanship and value, as well as innovative design. Custom cabinets not only allow you to have the freedom to express your personal tastes, but they will transform your existing space into an oasis of beauty, functionality and comfort.

Elton looks forward to working with you and turning your new build or remodeling ideas into reality. He custom builds cabinets, mantles, wall-units, bars, bathroom vanities, home offices, kitchen cabinets and more.

Elton is a red seal journeyman cabinetmaker and is dedicated to superior craftsmanship as well as customer service. He develops a personal customer/business relationship with each client through in-house consultations and communicates with you every step of the way to ensure that your new bath or kitchen cabinet design meets and exceeds your expectations. Your custom made cabinets will reflect who you are and display your unique style to friends and family.

Contact Elton: **(306) 690-7541** or email: wgtcabinets@yahoo.ca

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

We are proud to be a major sponsor for the Peacock Collegiate's "Helping Hoops" Senior Boys Invitational Basketball Tournament. Their inaugural event last year was a huge success and we are sure this year's will be too. 2019 had 7 other teams from across the province attending - Vanier, North Battleford, Humboldt, Greenall, Regina Johnson, and Notre Dame. All proceeds from the gate and concession will be donated to Extencicare right here in Moose Jaw.

Heritage Insurance is always happy to support many community organizations and the great work they do.



The Peacock Toilers senior boys basketball team.





Help Sammy Squirrel Find His Winter Acorn?



Can You Spot 10 Differences?



ANSWER:

1. Missing Hat String 2. Missing Wheel on Gondola 3. Missing Ski Pole 4. Pom-pom different colour 5. Only 2 Arrows On Skis 6. Missing Arms on Snowman 7. Girls Hair Different colour 8. Different Colour On Boys Goggle Band 9. Missing Window On Gondola 10. Girls Cheeks

That's Funny



Q: What did the snowman say to the other snowman?

Do you smell carrots?

Q: Why can't Cinderella play soccer?

Because she's always running away from the ball.

Q: Why can't you give Elsa a balloon?

She will Let It Go.

Q: What music frightens balloons?

Pop music.

Bet you didn't know.....

- Snails take the longest naps, some lasting as long as three years
- A typical cough is 60 mph, a sneeze is often faster than 100 mph..
- There are 31,556,926 seconds in a year.
- Goats have rectangular pupils in their eyes



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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



**Hours of
Operation:**

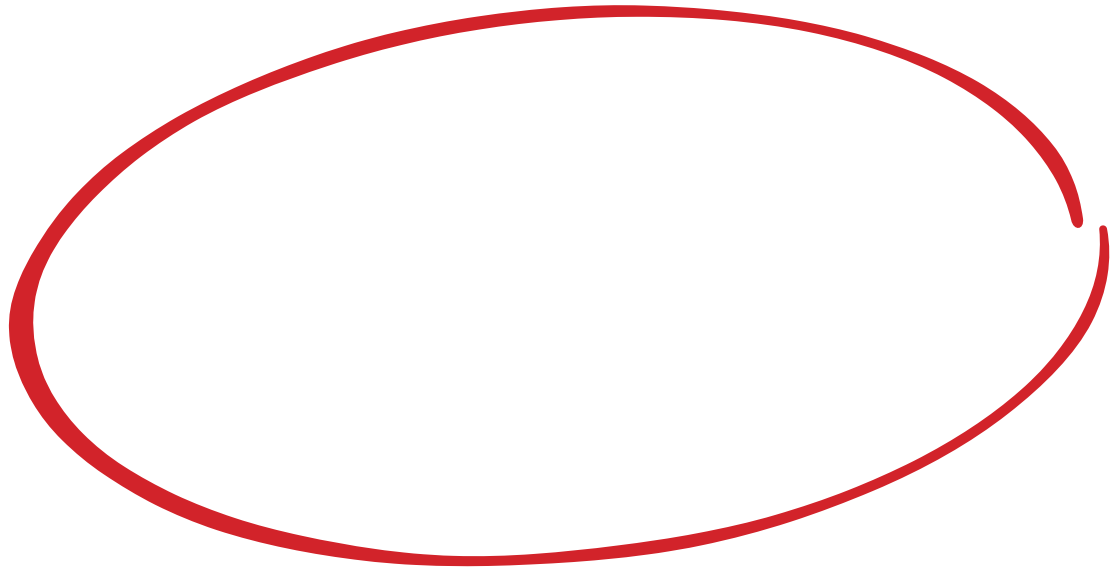
Monday-Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of
Free Parking



**Give us a
Call Today!**



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



**This could
be YOU!**
FEBRUARY

**This could
be YOU!**
MARCH

**This could
be YOU!**
APRIL

**This could
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MAY

**This could
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JUNE

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JULY

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AUGUST

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SEPTEMBER

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be YOU!**
OCTOBER

**This could
be YOU!**
NOVEMBER

**This could
be YOU!**
DECEMBER

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