

Greg Marcyniuk's

INSURANCE UPDATE

JANUARY 2021

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

- Space Heater Safetypage 2
- Referral Winner!page 3
- Preventing Frostbitepage 4
- Why Shop local?page 6
- Kid Zonepage 7



Trimming the tree at home.



Christmas Sweater day



Trimming the tree at the office.



HAPPY NEW YEAR

Well, it is nice to see the end of 2020 and hopefully look forward to a better, healthier, more normal 2021

The one good thing about 2020 was our chance to reflect back and realize what's REALLY is important to us all. 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.

This year, our goal is to continue to provide the best protection for your premium dollar and continue to excel in providing the best service possible. We are also so excited to once again start fresh on our Referral Program, for the upcoming year, so, remember to refer your friends and family to us so you can win one of our great prizes (see page 5 for more details).

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

Please have a safe, healthy and successful 2021.

Greg, Sheila, Matthew & Taco



GOING GREEN

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.



Heritage Insurance



Pet of the Month



HULK

sent in by

Nicolle Haag



Send us a photo of **your** favourite pet, and you could

WIN a \$10 gift card

and get your picture in our 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.



DID YOU GET AN EXPENSIVE GIFT FOR CHRISTMAS?

Standard homeowners, condominium or renters insurance policies limit the dollar amount of coverage for the theft or loss of such items. To properly protect certain types of valuables, additional coverage may be needed...Give us a call to review YOUR policy.

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.



BUSINESS NEWS YOU CAN USE

HOME BASED BUSINESS COVERAGE

If you conduct business in your home, insuring your business properly is part of a solid risk management plan. We can help!

What Protection Does it Offer?

Common coverages for home-based businesses include personal business property, professional liability, business income, personal and advertising injury, loss of business data, crime, theft and auto coverage. Depending on the type of home-based business you have, not all coverages apply, and other coverage options may be available.

Coverage Options

Based on your business needs, you have three basic coverage options to choose from, depending on your level of risk:

1. Homeowners Policy Endorsement. This provides the least amount of coverage and, therefore, is not ideal for most home-based businesses (depending on the level of risk). While it may provide enough coverage for a freelance writer with one computer and no business foot traffic, it's not enough for someone who employs others, has clients visiting his or her home or has valuable business equipment and/or inventory.



2. In-home Business Policy. More comprehensive than a homeowners policy endorsement, in-home business coverage is a stand-alone policy that provides higher amounts of coverage for business equipment and liability.
3. Business Owners Policy, or BOP. A BOP bundles property and liability insurance into one policy. Created specifically for the small- to mid-size business, a BOP covers your business property and equipment, loss of income, extra expense and liability. It is the most comprehensive property and liability option. It does not include health or disability insurance, which are available as separate policies.

What's Your Risk?

While most homeowners insurance policies do cover a limited amount of business equipment—computers, copiers and printers, to name a few—it's likely that what you own is worth more than your policy's limits. Also, your homeowners liability insurance probably won't cover any injuries that may occur to the employees or clients that you have on your premises.

This month's
BIG WINNER!

2021 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
**KURTIS & GLORIA
KLEMENZ**

Gloria chose
the iPad



Heritage Insurance



Colleen Statler, C.A.I.B
 Chief Operating Officer
(306) 693-7640
Colleen@heritageinsurance.ca



PREVENT FROSTBITE

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.

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.

PREVENT FROSTBITE

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.

Our Customers Say It Best:

"I have unique insurance needs, Greg and his staff were able to get me exactly what I needed, I'm very happy and impressed"

*Curtis Temple,
 Moose Jaw, SK*

"They keep me well informed and they are better than the other brokers we had in the past."

*Kurt Wallac,
 Moose Jaw, SK*

"The entire staff is always very helpful and prompt. Keep up the great work!"

*Gary Barnige,
 Moose Jaw, SK*

WINTER ICE SAFETY



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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CAR THIEVES IN WINTER



Have YOU ever left your car unattended in the morning with the engine running to warm it up? Opportunistic thieves capitalize on this widespread winter habit by prowling neighbourhoods and stealing unattended, running vehicles.

To add insult to injury, insurers may refuse claims of theft due to leaving your car unattended and unlocked when warming it up. Leaving a vehicle unattended with the engine running is extending an open invitation to car thieves.

Car thefts can be random, but many are planned. Criminals stalk vehicles parked overnight, waiting for their owners to start them and leave them

unattended. A few minutes—even just seconds—is enough time for a thief to steal your vehicle. Car theft increases as temperatures drop. Be extra vigilant the first day after a snowfall or chilly winter storm, when thieves are most likely to strike.

How to Stop It

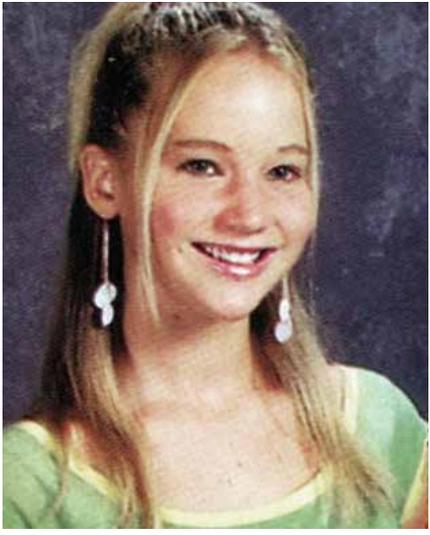
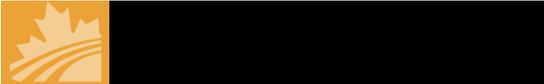
A thief needs only a small window of opportunity and because it can happen so quickly, preparation and vigilance are paramount. Heed the following advice to steer clear of car thieves:

- Carry your car keys wherever you go—never leave them in the ignition, even if you leave for a only a few seconds. Sit inside your car while it de-ices, never let it de-ice unattended.
- Lock and secure your vehicle when exiting it.
- Keep valuables locked inside the trunk and out of sight, or bring them with you.
- Store important car documents and a spare key in your home or office, leaving them inside the car makes it easier for thieves to quickly sell your vehicle.
- Park in busy, well-lit areas near surveillance cameras.
- Use a garage to store your car.

By staying vigilant, following these simple precautions, you can make sure your car and possessions stay safe during the winter.



Heritage Insurance



GUESS THE CELEBRITY?

(Hint: She is one of the highest paid actresses today and an Oscar-winner)

Let us know who is this famous celebrity as a child and you could

WIN a \$10 gift card

Each answer will be entered into a draw.

Last month's WINNER is:

John J. Simic

It was... **Rudolph the Red Nosed Reindeer**

No purchase necessary. Contest open to everyone.



RODOS PIZZA

Locally owned Rodos Pizza has been cooking up GREAT pizza since the 70's. Our family business started with the Ambassador Café, in 1963, and their old-fashioned tradition of family ownership, pride and quality in every meal we serve has continued with Rodos Pizza.

We create fresh, authentic pizza, using only the finest quality ingredients to create a superior meal. We have a modern, newly renovated dining room and offer pickup and delivery service.

We are pretty sure you remember at least one of the four founding partners, whether it was George or Gus Iatridis, Nick Hasapis or Jim Kourlas. They Loved this community and were always looking to accommodate their patrons in the best fashion possible for over 60 Years in Moose Jaw. Their slogan still lives on to this day, "If you enjoyed your meal and visit, then tell your friends, and if you didn't, then tell us"

We really do have something for everyone. Other favourites include steak, pasta, chicken, cutlets, sandwiches and hamburgers. Our Hofbrau Menu (dine in only) on Mondays and Tuesdays brings a taste of San Francisco to Moose Jaw.

Rodos customers claim that we have the best pizza in town. **Come visit us today and decide for yourself.**

SHOP LOCAL

855 Grandview St W, Moose Jaw, SK S6H 5L7

Phone: (306) 693-6161

Each month, we will highlight for FREE, in this newsletter and on social media, one of our great locally owned businesses. Please contact us if you would be interested in showcasing YOUR business.

REDUCING WINTER ENERGY BILLS



Winter is here and as temperatures begin to plummet, one of the most costly consequences is the increased energy it takes to maintain a comfortable home. Though it may be tempting to simply lower the temperature on a thermostat and bear the chilly repercussions, there are several ways to reduce your energy bill while staying warm and cozy.

Consider the following ways to reduce your monthly expenses:

- Look for and seal any areas where heat may escape from your home, especially around windows and doors.
- Use a programmable thermostat to automatically lower the temperature when you are away from home.
- Check the temperature setting of your water heater and insulate it to prevent heat loss.
- Ensure that your vents and radiators are not

blocked. This will allow warm air to circulate through your home freely.

- Open window curtains and blinds during the day to let the sunlight warm your home, and close them at night to keep the heat from escaping.
- Check your furnace filter and replace it if dirty.
- Have all HVAC systems inspected by a professional before winter, and repair any leaky ductwork.
- Shut the doors and close the vents to rooms that you are not using. Doing so will allow you to heat the rooms that are in use more efficiently.

Consider Other Sources of Energy Waste

There are other ways that energy can be saved to reduce bills year-round. Consider taking shorter showers, fixing leaky taps, using energy-efficient LEDs instead of incandescent light bulbs and unplugging electronics when they are not in use.



Can You Spot 10 Differences?



ANSWER:

1. Snowman Button Missing 2. No Piglets on Girl On Left 3. Hbcaps Missing 4. Scarf Now Orange and Yellow 5. Blue Gloves Changed to Green 6. Snow Missing at Front 7. Girl Has Brown Skirt 8. Touque Pompom Missing 9. Snowman Hands Missing 10. T-Shirt Now Purple

Images from Vecteezy.com

Help Jill and Tony reach the corral reef



That's Funny

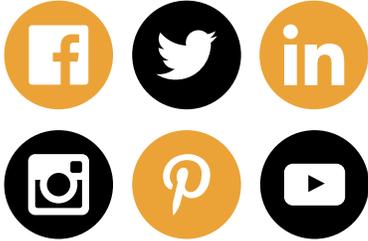


- Why did the picture go to jail? *Because it was framed.*
- What do you call a bear without any teeth? *A gummy bear!*
- What do you call a hippie's wife? *Mississippi.*
- The shovel was a ground-breaking invention.
- Dad, can you put the cat out? *I didn't know it was on fire.*
- Does anyone need an ark? *I Noah guy!*

Bet you didn't know.....

- Prior to the 20th century, squirrels were one of America's most popular pets.
- Cows have "best friends" and get stressed when separated.
- Humans are the only animals that blush.
- A chef's hat contains 100 folds.
- Cotton candy was invented by a dentist.
- The dot over the lower case "i" or "j" is known as a "tittle."

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

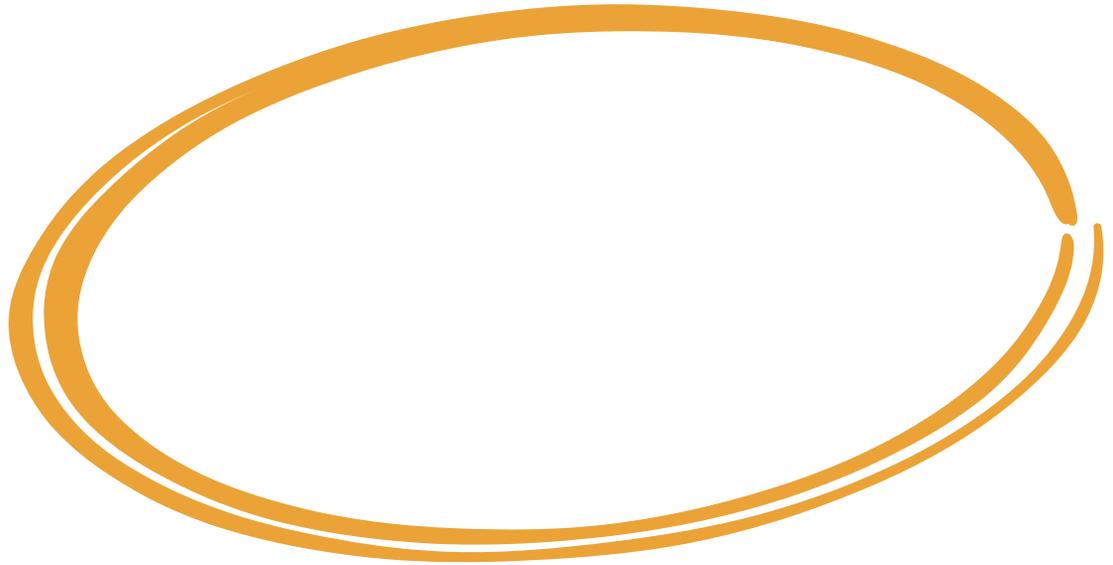
During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.

Plenty of Free Parking



Give us a Call Today!

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Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



YOU can be a 2021 Referral Winner!

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



JANUARY



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