

Greg Marcyniuk's

INSURANCE UPDATE

JULY 2018

A Monthly Newsletter For Friends and Clients of Heritage Insurance



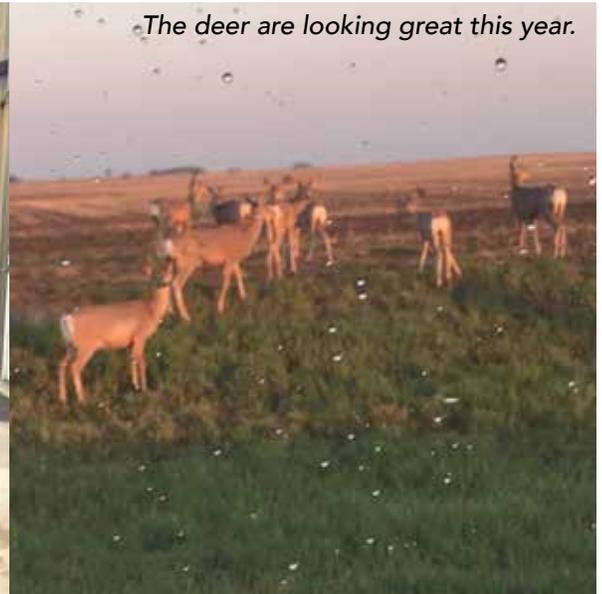
Greg Marcyniuk,
Agency Owner

What's Inside:

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Hours of Operation:

Monday-Friday
8:30 - 6:00
Saturday
9:00 - 4:00



The deer are looking great this year.

Matthew volunteered his time at the Shrine Children's festival as one of the mascots along with his little buddy Eric. Excellent job boys, the kids loved you and the hugs.

July - The Month for Summertime FUN.

It's hard to believe we're over halfway through 2018, Matthew has just completed his first year of high school. Sheila and I have the fun of teaching Matthew to drive now that he's got his learners license. But I must say he's doing quite well behind the wheel (*must get that from his Dad*).

We've a lot of great information for everyone, boating safety tips, preparing your business in the event flooding, how to save gas/money and kids zone.

Please feel free to share any or all of this information with family and friends. As always thank you for allowing us the opportunity to take care of your insurance needs. We do truly appreciate dealing with fine people such as yourself.

Be safe out there and enjoy the summer.

Greg, Sheila, Matthew and Taco



Heritage Insurance

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Pet of the Month



July's Pet of the Month is
Buddy

sent in by Lorna Leugner



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; mail to 100A Fairford St. 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.

Animal Facts...

- Starfish do not have a brain.
- Slugs have 4 noses.
- Only female mosquitoes bite.
- Polar bear skin is black!



BOATING SAFETY TIPS

Water sports, relaxing in the sun and splashing in the water are great ways to make memories with family and friends. Sea lovers must be careful near the marina and dock, though, to ensure that their getaways are safe ones. If you are hitting the open waters this season, don't forget these safety tips!

DOCKING TIPS:

- Use forward and reverse at an idle speed when docking and moving your boat near the marina.
- Have bumpers, mooring lines and boat hooks ready before docking.
- Keep all body parts in the boat until you have come to a complete stop.
- Tie the line that holds the boat against the wind first when docking.

GENERAL BOATING PRECAUTIONS:

- Dock at a marina that has standpipes, fire extinguishers, good lighting, surveillance cameras and security measures in place.
- Always wear personal flotation devices when on the water, and require them for children and those that cannot swim.
- Do not swim near a marina since boaters cannot see you when they are trying to dock.
- Wear non-slip shoes on the boat and dock.
- Keep your boat in good condition with all equipment meeting safety standards established in your area.
- Ensure that the marina has the proper power voltage for your boat.
- Add fuel to portable tanks on the dock only; never on the deck of your boat.

SAFETY FIRST

To avoid a potential fire on-board, inspect fuel hoses and containers on a regular basis to prevent the escaping vapours from going into bilges. Also, check the wiring and all appliances on deck for damage frequently. As a safety precaution, keep fire extinguishers on deck and fit smoke detectors to the cabin.

Have questions about *Your* boat Insurance? Call our knowledgeable staff today 306- 693-7640



BUSINESS NEWS YOU CAN USE

PREPARING YOUR BUSINESS FOR FLOODING



The fickle nature of Canadian weather only exacerbates the unpredictability of floods, and with so many areas susceptible to flooding, one unexpected severe storm can trigger widespread, damaging floods. Neglecting to prepare your property for possible flooding can sink your business. Stay afloat with solid preparation and a thorough flood plan.

Preparing for Floods

It is impossible to completely flood-proof your property, but flood preparation can lower your business' risk of damage and reduce business interruptions.

Begin your preparation by consulting your area's flood risk map, which you can find at www.ec.gc.ca/eau-water/default.asp?lang=En&n=08D7890E-1.

Once you have assessed your risk, it is time to prepare your business. Buy and install products in advance that fortify your property against water. Consider the following precautions when building or remodelling:

- Purchase flood boards for your doors that you can install when flooding is imminent.
- Seal floors to prevent water seeping up through the ground.
- Fit non-return valves to drains and both inlet and outlet water pipes.
- Install high shelving where you can store items when flooding is inevitable.
- Raise electrical sockets, fuse boxes and wiring at least 1.5 metres above the floor.
- Keep a pump in the basement or lowest level to remove flood water.

In combination with your business' physical flood prevention measures, adopt these organizational precautions for more comprehensive flood preparation:

- Compile a list of useful telephone numbers, including your local authority and your insurer.

Call us today about *Your Flood Insurance*.

This months **BIG WINNER!** 2018 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
months Big Winner!**



Heritage Insurance



Russ MacDonald,
Financial Advisor



Our Customers Say It Best:

"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*

Ways to save Gas and Money!

The price of gas is going up, up ,UP!

For those Summer road trips, often, the small things we do can add up to big savings. So if you are looking to spend less time at the pump, read on for some easy things you can start doing today.

Consider these money-saving tips:

- Skip the car completely.
- Lighten your load - extra weight decreases fuel economy.
- Avoid long idles - idling for only one minute consumes the same amount of gas that is required for starting your engine.
- Plan your trip ahead of time - consolidate your trip to places that are close to one another.
- Open the windows - Instead of blasting the air conditioning on a hot day, open the windows or use your car vents, which circulate outside air.
- Get your oil changed - stay up-to-date on oil changes; they should be done every 4828 km.
- Drive slower - you can improve your fuel economy by approximately 20 per cent by driving 88 km/h instead of 104 km/h.
- Keep up on tire maintenance - keep your tires properly inflated and aligned and get regular maintenance checks.
- Accelerate slowly from a dead stop.
- Use the right octane level.

Buying a New Car?

Considering buying a new or used vehicle? Before making a purchase, check the fuel economy ratings of similar vehicles of interest to you. Then, narrow down your options on a model that is fuel-efficient in the size category that meets your needs. For quick reference, visit www.fueleconomy.gov for fuel economy comparisons of similar models.

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
- 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.

June Winner:

Aime Dormer

It was... **Ryan Gosling**

No purchase necessary. Contest open to everyone.



Summer Activities Your Children Are Sure to Love

Summer is often filled with outdoor parties, warm weather and no school. Unfortunately, the arrival of summer can bring stress for many parents as they search for ways to keep their children happy, healthy, engaged and safe without breaking the bank.

Listed below are a few simple - and inexpensive - summer activities that you and your children can do together this summer:

- Make homemade frozen treats. Cooking together is a great way to create memories that will last a lifetime and to instill healthy habits in your children.
- Go berry picking. Many berries come into season in the summer. Take your children to your local berry farm to pick your own delicious strawberries, blackberries and raspberries.
- Go hiking. Enjoy the summer weather and your local scenery, and get some exercise by taking a family hike at your nearest hiking trail.

LIVE WELL, WORK WELL

Heritage Insurance In **YOUR** Community

The Cosmo Senior Centre offers anyone 50 years or over the opportunity to preserve and enhance their well being with social interaction, cultural and physical pursuits. The social activities include weekly jam sessions and special suppers and lunches, for physical activities they host monthly dances, weekly floor shuffleboard and for mental stimulation they have weekly card games and special card tournaments.

Heritage Insurance is happy to support many wonderful community organizations!



Kathy, presenting a variety of giveaway prizes, donated by Heritage, to Ron McInnis of the Cosmo Senior Citizen's Centre.



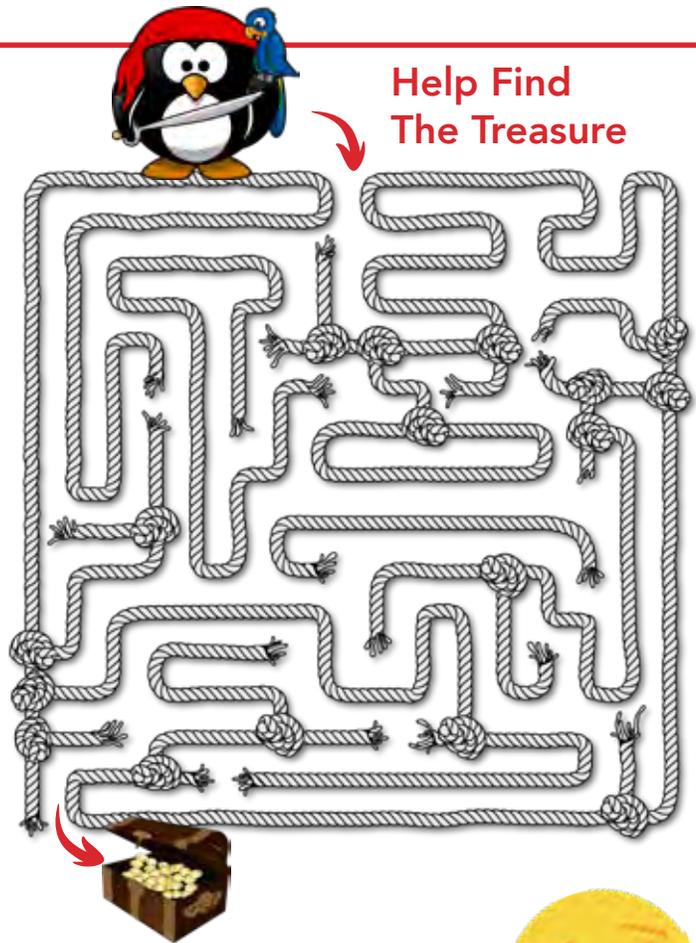


Can You Spot
7 Differences?



ANSWER:

1. Windmill missing 2. Goose missing 3. Windows on barn missing 4. Farmers front pocket missing 5. Tree missing 6. Cloud missing 7. Cow bell missing



Help Find
The Treasure

That's Funny



Q: What do you call a dinosaur that is sleeping?
A dino-snore!

Q: What did the left eye say to the right eye?
Between us, something smells!

Q: What is a witch's favorite subject in school?
Spelling!

Q: Why did the cookie go to the hospital?
Because he felt crummy!

Bet you didn't know.....

- The oldest living tree in the world is in California, and is around 4,843 years old
- We cut down around 27,000 trees every day to make toilet paper!
- Octopuses have three hearts.



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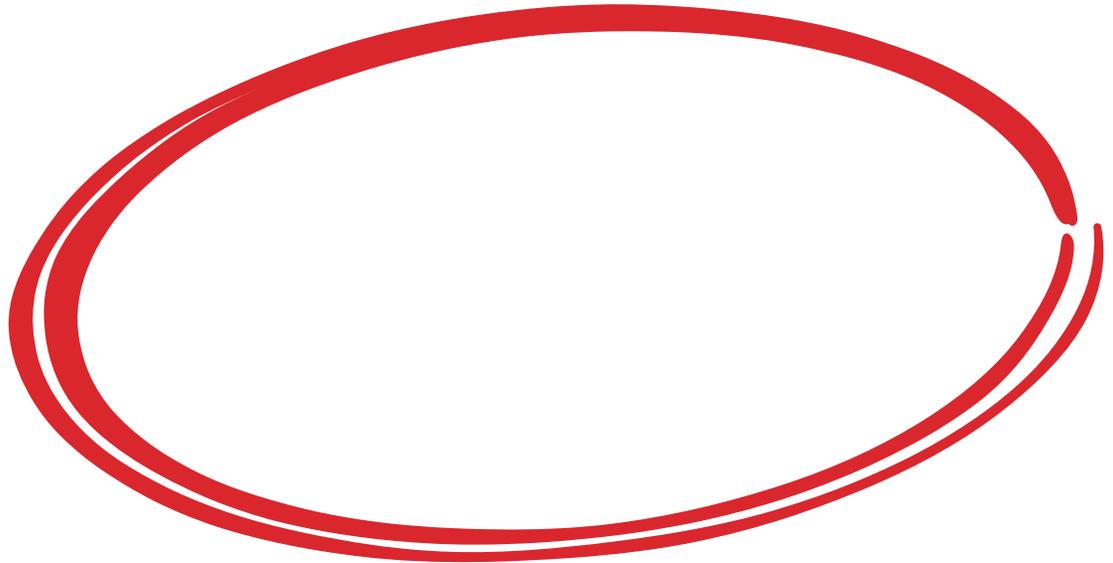
Pier-Luc Doyon

Your

**Commercial Risk
Specialist**

Give me a call to
discuss your needs.

306-693-7640



Check out the 2018 Referral Winners!
Tell Your Friends & Family About Heritage Insurance
and **You could be next months Big Winner!**

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Plenty of
Free Parking



**Join us on
Social Media**

