

Greg Marcyniuk's

INSURANCE UPDATE

JULY 2019

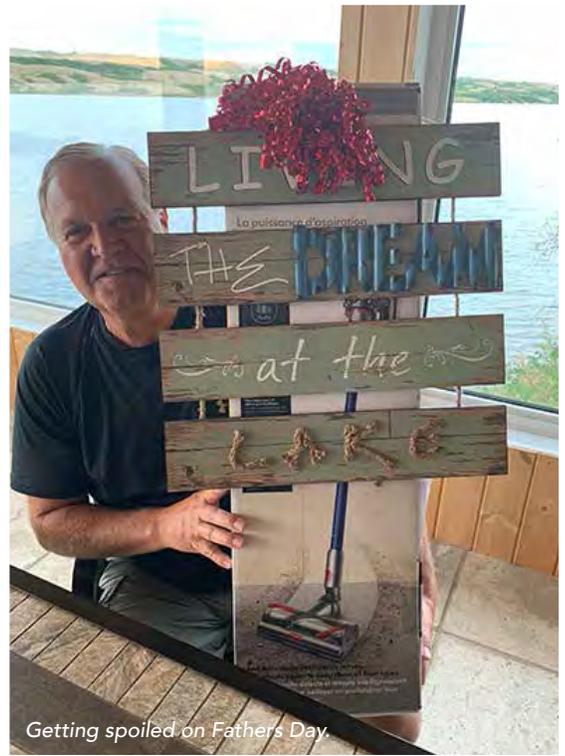
A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner



Shrine Children's Festival was a huge success Thanks to all.



Getting spoiled on Fathers Day



Cruizing in the Moose Jaw Fair Parade

What's Inside:

- Summer Trailer Safety....page 2
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- Shop Localpage 6
- Kids Zonepage 7

Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00

JULY - HAPPY CANADA DAY

Matthew's excited to be out of school and both Sheila and I are excited to be spending as much of our spare time out at the lake.

We're both very proud of Matthew for getting great marks and completing his lifeguard: awesome job son.

This newsletter is full of both fun and useful information. Please take the time to read these articles and feel free to share with family and friends.

As always thanks for choosing Heritage Insurance, we truly appreciate dealing with people such as yourself and please be safe out there.

Greg, Sheila, Matthew and Taco

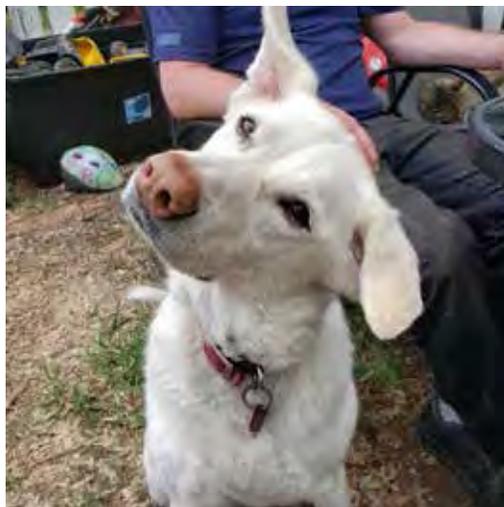


Pet of the Month



Lily

sent in by **Corrie Crockett**



Send us a picture of **your** favorite 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.

Strange Facts...

- Donkey Kong got his name because his creator believed 'donkey' meant 'stupid' in English and wanted to convey the impression that the character was a "Stupid Ape".
- The medical name for a butt crack is "intergluteal cleft".



Before you tow a trailer for the first time, check with the dealer to determine the towing capacity of the towing vehicle, and what extra towing equipment you may need, such as heavy duty shocks and springs or a transmission cooler. Registration fees and premiums are based on the class and type of trailer and should be determined prior to towing.

Heavy trailer - exceeding 4,600 kg

You may need a Heavy Trailer G Endorsement added to your drivers licence to pull a heavy trailer. If the combined weight of the trailer and its contents exceed 4,600 kg (10,000 lbs), it qualifies as a Class 1 unit.

Boat trailers

Boat trailers are not always registered as utility trailers. If the GVW of the trailer and the load is greater than 1,360 kg (3,000 lbs), the trailer body style on the registration must be indicated as a transport trailer.

Pulling trailers or vehicles behind a motorhome

- You will need to increase the registered gross vehicle weight (GVW) on the motorhome. The registration fee for the motorhome depends on the registered GVW. Failure to display the proper GVW may result in a ticket from the Police.
- You are able to drive a motorhome on a Class 5 (or higher) driver's licence. However, if the motorhome is equipped with air brakes, you will need to have an air brake endorsement added to your driver's licence.
- A motorhome towing another vehicle must have operational brakes on the towed vehicle if the towed vehicle exceeds 40% of the Gross Vehicle Weight Rating (GVWR) of the motorhome, with the towed vehicle weight not to exceed 2,000 kg (4,409 lb). This rule also applies when using a tow dolly.

For ball-type hitches, the ball diameter should be:

Weight of trailer and load	Ball diameter
up to 900 kg (2,000 lb)	47 mm (1 7/8 inches)
up to 2,270 kg (5,000 lb)	51.2 mm (2 inches)
up to 4,540 kg (10,000 lb)	58 mm (2 5/16 inches)

When not in use, the trailer hitch shall not extend the bumper of the vehicle more than 225 mm or 9 inches.



Outdoor Precautions

Helpful tips for keeping outdoor workers safe during warmer weather



If you're an outdoor worker, it is important to take precautions against exposure to sun, heat and bug bites during the summer months.

Sun

To protect against the sun's harmful ultraviolet (UV) rays, take the following steps:

- Cover up. Wear lightweight, tightly woven clothing.
- Use sunscreen. A sun protection factor (SPF) of at least 15 will block 93 per cent of UV rays.
- Wear a hat. It should protect your neck, ears, forehead and nose.
- Wear UV-absorbent shades. Sunglasses should block 99 to 100 per cent of UVA and UVB radiation.

Heat

To beat the heat, take the following precautions:

- Drink plenty of water before you get thirsty.
- Wear light, loose-fitting, breathable clothing
- Eat smaller meals before work.
- Skip the caffeine; drink water instead.
- Be aware that equipment such as respirators or work suits can increase heat stress.

Ticks

Take the following precautions to protect yourself from ticks:

- Wear light-coloured clothing to see ticks more easily.
- Wear long sleeves and long pants.
- Tuck pant legs into socks or boots.
- Wear high boots or closed shoes that cover your feet completely.
- Wear a hat.
- Use tick repellents, but not on your face.
- Wash and dry your work clothes at high temperatures.

Insect Bites and Stings

Bee, wasp, hornet and yellow jacket stings are typically only dangerous to those who are allergic or have been stung multiple times.

- Wear bug repellent.
- Avoid wearing heavy perfumes or scented lotions.
- Check before drinking from cups, bottles or cans. Stinging insects are attracted to sweet drinks

This months **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
months Big Winner!**



**CONGRATULATIONS
CONNOR SMITH**
Connor chose the iPad



Russ MacDonald,
Financial Advisor
(306) 631-9738

Our Customers Say It Best:

"Always very friendly. It seems as though they believe there is no such thing as a stupid question"

*David Kilppenstein,
Moose Jaw, SK*

"I never have to wait for service when entering your premises."

*Simone Shouldice,
Moose Jaw, SK*

"Fast and friendly service."

*Daryl Dean,
Tugaske, SK*

THE HIDDEN RISK MANY HOMEOWNERS IGNORE



Whose line is it anyway?

The reality is that as a homeowner, exterior underground service and utility lines **on your property are often your responsibility** – and breaks in a line or accidents during digging can happen. If you need to repair or replace physically damaged lines or pipes, the cost can be substantial.

In most places, a city, town or utility company will not assume any responsibility for the portion of a service line or pipe that runs underground on your property, to or from the public connection.

And typical homeowners insurance policies don't provide coverage for damage to these exterior underground service lines or pipes, either. This can mean serious trouble for a homeowner if a service line or pipe is physically damaged from a service line failure and requires repair.

What service lines might run under my property?

Exterior underground service and utility lines include:

- Water and sewer pipes
- Cable, internet and electric wiring
- Natural gas pipes
- Propane pipes

How service lines become damaged

Some of the most common causes include: tree roots, animal interference, an artificial electrical current, the weight of vehicles pressing down on the lines and even corrosion, rust, wear and tear.

Outdoor elements and causes like these can prove detrimental to these service lines and pipes. No matter what the cause, the effects can be costly. Besides repairing the actual service line, a homeowner may have to dig up landscaping, driveways and sidewalks to gain access to the damaged line. Damaged outdoor property like trees, shrubs and even walkways may require repair or replacement as a result of the service line repair or the service line failure itself.

Good news: Help for homeowners

The good news is that you CAN purchase Service Line insurance coverage, additional protection that covers the cost of these service line repairs as well as related excavation costs, outdoor property damage and even loss of use.

Give us a call today and we can explain the details and give you a quote on homeowners insurance that includes service line coverage.



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

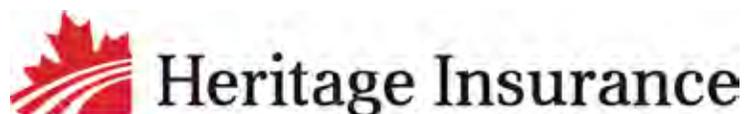
- Medical Insurance
- Dental & Vision Benefits
- Short-term Disability Insurance
- Executive Benefits
- Prescription Drug Plans
- Group Life Insurance
- Long-term Disability Insurance
- Retirement Planning

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 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 answer (right or wrong) will be entered into a draw.

Last Months Winner is: Marlene Thomson

It was... **Kurt Russell**

No purchase necessary. Contest open to everyone.



Buy Local, Eat Local, Go Local

Moose Jaw Window Cleaning - Using filtered water & a pole / brush system, we can get those hard to reach commercial or residential windows sparkling clean!

See clearly the beautiful view from your home or cottage or reflect your business values of excellence with sparkling clean windows your clients will appreciate. We have specialized equipment that is designed to access those hard to reach places.

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For 15 years, we have been providing customized & innovated features with a wide variety of unique textures & beautiful fabrics for blinds & drapery! Our most sought after features are: cordless blinds, bottom up / top down, motorized & remote control. And for that perfect finish we have pillows & accents that compliment your home décor.

It's all about you & finding the best creative options to enhance your home by providing free in home consultation. You will have satisfaction guaranteed with the best warranty in the industry.

"Your windows are an eye to the world around you - Be Inspired, Be Creative"

Call Bruce Ellergodt today! **306-691-5423** www.prairiewindowfashions.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

Greg and the Heritage team are pleased to announce a \$5,000 donation to the Peacock Auditorium Renovation. This is such a wonderful performance space, not just for the school, but for the whole community. The renovation will consist of new seats, flooring, lighting and change rooms. Please join Heritage Insurance and help support this project by visiting www.newseats.ca or by contacting Albert E. Peacock Collegiate at 306 693 4626

Heritage Insurance is happy to support many community organizations!



Greg pictured with Dustin Swanson, Albert E. Peacock Collegiate Principal, presenting our donation of \$5,000



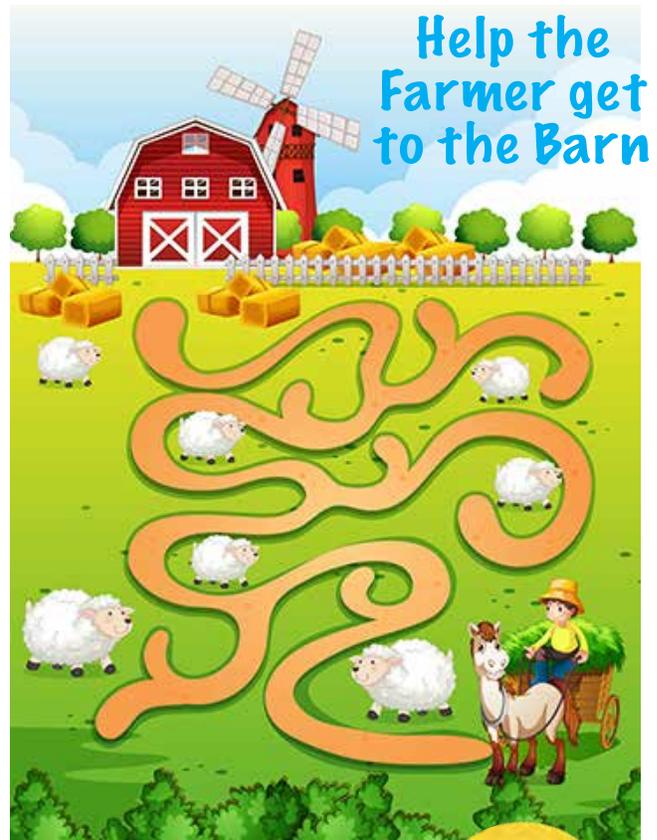


Kids Zone

Can You Spot 10 Differences?



ANSWER: 1. Girls Ribbon is missing 2. Blue Shoes 3. Belt Pouch Missing 4. Hat Band Missing 5. Lion Has No Whiskers 6. Girl Has No Nose 7. Figtail Missing 8. Bush Missing 9. Lions White Chest Missing 10. Lion Has No Ear Holes



That's Funny

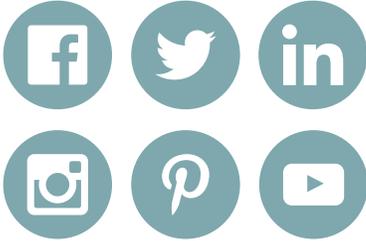
- Q: Why is Peter Pan flying all the time?**
He comes from Neverlands!
- Q: Why is Cinderella so bad at soccer?**
Because she always runs away from the ball!
- Q: What do you call a Sleeping dinosaur?**
A dino-snore!
- Q: How does the Man in the Moon cut his hair?**
Eclipse it!

Bet you didn't know.....

- The name Canada derives from an Iroquoian word for "village," kanata.
- Cross-country television transmission by the CBC began on Canada Day in 1958 while Color television was first introduced nine years later on Canada Day in 1967.

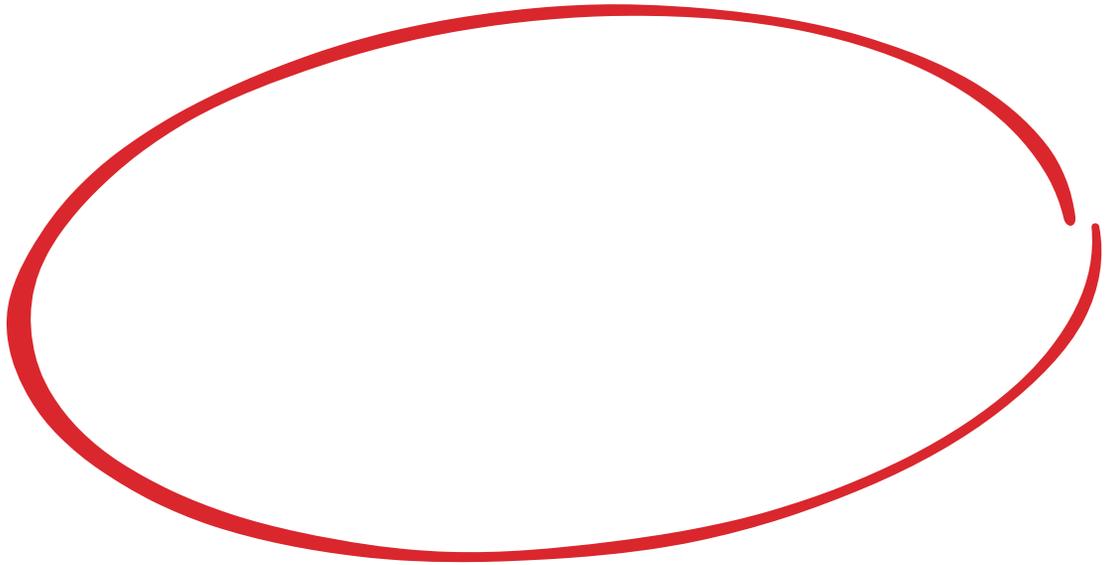
DON'T FORGET!

Publication Agreement No 41251519
 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
 ★★★★★



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

Hours of Operation:
 Monday-Friday
 8:30 - 6:00
 Saturday
 9:00 - 4:00
 Plenty of Free Parking



Give us a Call Today!

 JANUARY	 FEBRUARY	 MARCH	 APRIL
 MAY	 JUNE	 JULY	This could be YOU! AUGUST
This could be YOU! SEPTEMBER	This could be YOU! OCTOBER	This could be YOU! NOVEMBER	This could be YOU! DECEMBER

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