



Greg Marcyniuk's

INSURANCE UPDATE

JULY 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner



JULY - HAPPY CANADA DAY

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It's hard to believe we're over halfway through 2020!!! The first half of the year has flown by...hopefully the second half will allow us to get out and relax a bit on the social distancing, to be able to once again enjoy the company of friends and family as we BBQ or get out to the lake...maybe even some sports??

We've a lot of great information for everyone, BBQ safety tips, Service Line insurance coverage, keeping your storage unit safe and, of course, our 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 Happy Canada Day.

Greg, Sheila, Matthew and 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



June's Pet of the Month is

KITTY

sent in by

Robert Sagal



Send us a photo of **your** favourite pet, 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. 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.

TIP OF THE MONTH

SAVE

8%-10%-15%-20%

Off YOUR

Homeowner's Insurance Policy

by INCREASING Your Deductibles to \$750, \$1000!

Call (306) 693-7640



SUMMER SWIMMING POOL SAFETY

SWIM SAFELY

Though splashing and diving is carefree fun, owning a backyard pool comes with serious responsibilities, too. From poolside party safety tips to supervision, there are many general safety precautions you can take to make sure your friends and family enjoy your pool safely.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and -closing gates to completely isolate your pool from your house and the areas around it.
- Do not leave your children or guests alone in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.
- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enrol your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool

SAFETY FIRST

When hosting a pool party at home, it is wise to assign several adults to the job of "lifeguard" for all swimmers. These individuals should not drink alcohol and should stay on constant alert for swimmers in distress





- Keep children and pets far away from a hot grill, and never leave them unsupervised in the area of an ignited barbecue.
- Never use wood, charcoal briquettes, barbecue starter fluid or gasoline in conjunction with your propane or natural gas barbecue. Doing so is likely to result in a highly flammable and volatile situation that may cause extensive damage to your property, personal injury or loss of life.
- Barbecue in an open outdoor space due to ventilation and safety reasons. Keep the barbecue at least 3 metres from windows and doors.
- Keep the barbecue away from wooden fences, wooden walls, combustible overhead roofs, and trees with low branches.
- Don't allow an accumulation of grease to occur. Keep your grill and burners clean. This will help to minimize the chances that you will have a serious grease fire.
- Never fight a grease fire with water. This will only cause the flames to flare up. Keep loose clothing away from a hot barbecue. Roll up your sleeves or cook in a short sleeved shirt. If your clothing catches on fire, quickly **Stop, Drop and Roll.**
- Use long handled tongs and brushes while grilling that put an extra bit of distance between you and the flames.
- Wear oven mitts and a heavy apron to protect yourself from fire while grilling.

If you do burn yourself, run the affected area under cool water for five minutes. If your burn is serious (charring, blistering) seek medical attention right away.

A quality home insurance policy can help protect you financially should any grill related accidents occur. Call Heritage Insurance Ltd at (800) 667-7640 for a free home insurance quote today!



Aaron Ruston
Purposed Financial Corp.

Your Mortgage life & disability protection!

Can you believe it, you finally have the home or revenue property of your dreams?

Your mortgage payments and other costs may already be a stretch, but can you imagine what would happen to your family financially if you should become ill or die? I am sure the mortgage representative discussed the mortgage life and disability protection options available.

BUT, DID YOU KNOW....

their life insurance plans are designed to protect the bank - not your family? The bank receives the life insurance proceeds upon your death.

These bank life insurance plans become more expensive every time you make a payment. Their death benefit obligations decrease, while your payments remain the same and can even increase as you age.

Your family might find you are not actually covered should you become injured or die.

There are many strategies in the marketplace to protect you and your family. Let's look to reduce your insurance costs and put the control back in the hands of your family. At Purposed Financial we put your family first, as we help you make informed financial decisions.

Check us out at purposedfinancial.com

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!



CONGRATULATIONS
Jennifer Kalinowski

Jennifer chose
the iPad



Heritage Insurance



Jenica Petrisor,
Customer Experience
Specialist

(306) 693-7640

jenica@heritageinsurance.ca

Our Customers Say It Best:

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

*David Kilpenstein,
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*

ARE YOUR POSSESSIONS SAFE?

STORAGE UNITS.



Nowadays, it is quite common place for people to use self storage units to store all kinds of items...from short term storage while you renovate your home to longer term storage solutions...but how do you know your belonging will be safe?

Choosing a Secure Self-Storage Facility

Your first line of defense is choosing a self-storage facility that is well-maintained and secure.

To safeguard your stored goods and avoid the cost of replacing stolen items, always review the security features at a facility before renting a unit.

Before booking a facility, review all of the listed security features, call the manager if you need any clarification and, if possible, visit the facility in person. Here's what to look for:

- Choose a facility that is well-lit and has functional indoor and outdoor lighting.
- Look for facilities with gated access. Inspect the perimeter to make sure the fence or gate appears secure.
- Observe the number and placement of video surveillance cameras.
- Find out if the facility has a relationship with the local police and how often they surveil the area.

Next Level Security

Video surveillance technology can deter would-be thieves who spot the security cameras. However, the primary function of surveillance is to help managers review what went wrong after a burglary, rather than to stop one from occurring in the first place.

If you're serious about giving your items the highest level of security, we recommend selecting a facility with an access control system and individual door alarms, which are the best tools for preventing burglaries.

Access Control Systems

An access control system requires renters to use individual codes, remotes or security cards to enter the facility. This technology not only gives self-storage

managers a record of who's using the facility at all times, but makes it harder for would-be burglars to enter.

Individual Door Alarms

Individual door alarms provide an additional layer of security by immediately alerting self-storage operators if an unauthorized user enters a certain unit. These alarms are particularly effective in protecting against a common type of self-storage theft—an existing customer clearing out another customer's unit.

Taking Safety Into Your Own Hands

Even after you've chosen a secure storage facility, you still can take steps to make sure your belongings are safe.

Avoid the "Crash and Grab"

If you have a few high-value items among your stored possessions, place those valuables in the back of your unit. Doing so can protect your most important belongings from what he refers to as a "crash and grab" theft.

In this type of burglary, thieves break into several units and quickly seize whatever looks like it holds the most value. Because these burglaries often happen so quickly—usually in a matter of minutes—crooks will be less likely to snatch important items if you've made them more difficult to grab.

Choose Your Lock Carefully

Many storage facilities also let you choose your own lock for your unit's door. Take the time to choose a lock that will hold up against bolt cutters, Schrage said. You should avoid buying a lock with a long shackle, which is the loop that passes through or around the object you're locking. Instead, Loftin recommends purchasing a disc lock or a cylinder lock, both of which are difficult to cut.

If you are using a Storage unit, Give your Heritage team a call to be sure you are fully covered if a theft or other disaster should occur.



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

SUMMER TREATS

YOUR KID'S WILL LOVE...



Feeding your children lots of yummy fruits and veggies is not only possible but can be fun in the process! Get creative. Kids will WANT to eat more fruit and veggies if it looks fun and colourful. Freeze them for a ice cold treat on a hot summer day or create 'Fruit salad cones'. The perfect refreshing snack for a hot afternoon.

Frozen popsicles:

1. Add chopped up fruit to popsicle molds
2. Fill it up with either flavoured water or juice, for example, apple juice, cranberry juice or lemonade.
3. Put into the freezer till frozen
4. Enjoy

Best S'Mores Ever:

Take some sugar cones on your camping trip or out to the lake this weekend! Stuff them with chocolate chips, marshmallows, peanut butter, fruit — whatever you like. Then wrap them in foil, and place them over hot coals, turning occasionally, for 5 to 10 minutes. You'll be left with an ooey, gooey treat you can eat just like an ice cream cone. Enjoy.



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 answer will be entered into a draw.

Last month's **WINNER** is:

Jared Dormer

It was... **Richard Gere**

No purchase necessary. Contest open to everyone.



SHOP LOCAL

Deer Ridge Golf Course...

Moose Jaw's only privately owned golf course.

Deer Ridge is a family owned and operated, local Moose Jaw business. They work hard to provide all golfers with the best golf experience that they can provide.

The course was originally built in 1992 as a 9 hole par 3 course. In 1993 the second 9 holes opened, completing the 18-hole course.

With sixteen par 3 and two par 4 holes, Deer Ridge is perfect for a round after work, for beginners, for high-handicappers, or for anyone looking for a shorter game.

"This course is a well maintained executive course, the staff are friendly and the lunches are excellent." ...Customer, Valarie Norman.

Deer Ridge is much more than just a golf course in Moose Jaw. It is home to the best driving range in the city, and arguably the best in the province!

There are both matted and grassed hitting areas for you to work on your swing. The range is 300 yards long, allowing you to push your practice further.

In addition to the driving range, Deer Ridge also has a practice green for you to refine your game beyond the tee box.

Whether you're going in for a quick round, to hit a bucket of balls, or to book a tournament with them, they hope you leave feeling like you are part of their family.

Located at: 1375 Manitoba St E, Moose Jaw SK

• Call: (306) 693 4653 • Open Hours: 7am - Sunset

Heritage Insurance In **YOUR** Community

The Moose Jaw Shrine Club is once again offering a chance to win a classic car. This year, the Shrine Club has a 1987 Little Red Corvette, as they're calling it, that is ready to go home with a lucky winner this fall.

The Shrine Club has 3,000 tickets available for the raffle this year, priced at \$20 each. Saskatchewan residents can purchase their tickets right up until the draw date on Sept. 19 at 11 p.m.

"Every penny literally goes back to help the children," said Aaron Ruston. Tickets are available to purchase by calling the Shrine Club office at 1 (306) 693-5788, or by texting or calling Scott at 1 (306) 631-8318.

Heritage Insurance is happy to support many local community organizations.

Moose Jaw Shrine Club Raffle
1987 Little Red Corvette
Bought at the 2019 Barrett Jackson Scottsdale Collector Car Auction



Only 3000 Tickets Sold





Can You Spot 10 Differences?

Help the Frog Prince get to his lillypad



That's Funny



- Q: What do you call a hippie's wife?**
Mississippi.
- Q: What's an astronaut's favorite part of a computer?**
The space bar.
- Q: What did the caretaker say when they jumped out of the store cupboard?**
"Supplies!"
- Q: What does a zombie vegetarian eat?**
"GRRRAAIINS!"

Bet you didn't know.....

- Only half of the dolphin's brain goes to sleep when asleep and the other half stays awake.
- The average brain weighs about three pounds. A newborn brain weight is about 3/4 of a pound.
- A typical cough is 60 mph, a sneeze is often faster than 100 mph.
- A tsunami can travel as fast as a jet plane.
- If a Donkey and a Zebra have a baby, it is called a Zonkey.

ANSWER:

1. Butterfly is missing 2. Girls have no shadows 3. Flower colour has changed 4. Boy missing eyebrows 5. Extra cloud in sky 6. Hair braid missing 7. Girl on left has purple shoes 8. Girl on right has a pink collar 9. Rainbow colours have changed 10. Boy has no nose

Images from Vecteezy.com

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!

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!**



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