

Greg Marcyniuk's

# INSURANCE UPDATE

JUNE 2018

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,  
Agency Owner

## What's Inside:

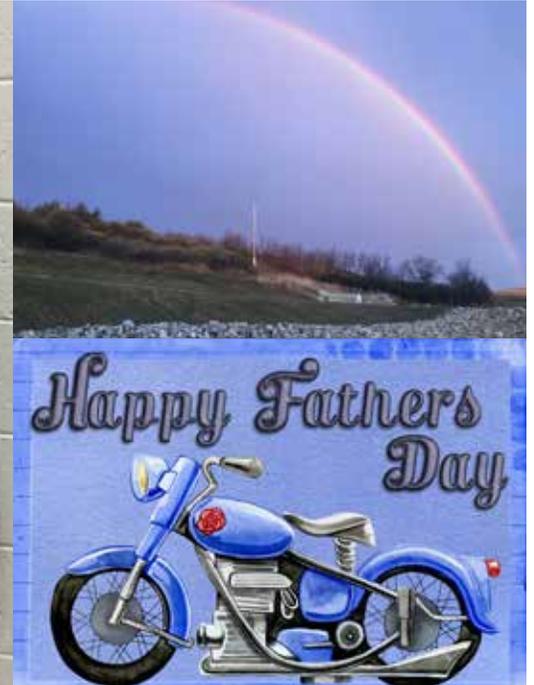
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### Hours of Operation:

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



Matthew and Evan winning silver in south central sask grade 9 doubles badminton. Great job boys



# June- the Month — FOR — DADS

Ah yes it's our turn as Dads to lay back and relax for a day. I'm sure I'll be treated with my favorite beverage, meal and I'm sure all the other Dad's will as well.

June is always a very busy month and I'm happy, as usual, to be involved with the Moose Jaw Shrine Children's festival. This event is "Free" and tickets always go fast. It's on June 2nd from 10:00-4:00 at the Western Development Museum and tickets are available here at the office. As always thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew and Taco

P.S. Please go to Discover Moose Jaw and vote for us in **The Best of Moose Jaw Awards**, as best Insurance Agency. Thank You.



Heritage Insurance



# Pet of the Month



June's Pet of the Month is **Bella**

sent in by Derek Mckenzie



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](mailto: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.

## Pet Fact...

Fleas can jump 350 times its body length. If an average human could do that, then we would be able to jump 1,925 feet!! WOW!



## ANTIQUE & CLASSIC CAR INSURANCE

### THE BASICS

Since you have purchased a classic or antique vehicle, you'll also want to properly insure your investment. When insuring a classic car, you must consider how you will be using the vehicle:

- Will you only drive the vehicle to car shows or in a few parades? If so, your policy should be limited to those circumstances.
- Will you use your antique vehicle to go to the grocery store, hit the beach or visit a relative? Then your policy should reflect this kind of use.

### A TYPICAL CLASSIC CAR INSURANCE POLICY INCLUDES THE FOLLOWING:

- Agreed value coverage: Pays for the car's full-insured value with no depreciation in the event of a total loss, less your deductible.
- Inflation guard: To compensate for inflation and appreciation, the policy increases the vehicle's value quarterly.
- Spare parts coverage

### ADDITIONAL COVERAGE OPTIONS

You can also purchase additional coverage:

- Emergency towing in case of breakdown
- Roadside assistance
- Emergency lockout
- Emergency travel expenses in case your vehicle breaks down while away from home
- Theft reward
- Car show expenses: This policy will pay for expenses associated with missing a car show due to a breakdown
- Personal effects: This policy will reimburse you for items that are vandalized or stolen when reported to police.

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



## BUSINESS NEWS YOU CAN USE

# KEY PERSON LIFE INSURANCE



As a small business owner, you may employ at least one individual who is essential to your success. This person may be a partner or have a unique expertise that's unmatched. If this person's exit from the business is planned, you can prepare for the loss and take the necessary steps to minimize the impact. However, if the departure is unplanned then your business can be exposed to financial risks.

In this scenario, key person life insurance can protect your business. Here's how it works:

- You purchase life insurance on the key individual(s).
- You are the beneficiary of the life insurance policy, and apply for and own the policy. If the key employee dies prematurely, the policy pays out to you.
- Tax-free funds from the policy can be put towards

finding, hiring and training a replacement employee. These funds can also be used as compensation for lost business during the transition and financing timely business transactions.

- The policy can be transferred to a departing key employee as a retirement benefit, or to a different key individual upon the retirement of the original key employee.
- The policy can be used to buy out the key employee's shares or interest in the business.

Premiums for the policy are based on several factors, including the key employee's age, physical condition and medical history. The amount of coverage also affects the insurance rate.

**Call us today about *Your* Key Person Plan.**

## 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!**



**CONGRATULATIONS  
Don Morrison**

**Don chose the  
Big Screen TV**



Russ MacDonald,  
Financial Advisor

## Our Customers Say It Best:

"I love being greeted when i walk in and the very fast service. Friendly staff."

Janet Vermette,  
Moose Jaw, SK

"Pleasant staff. Little to no wait time."

Jolynne Burns,  
Moose Jaw SK

"Really appreciate emails, customer service. Also like the ability to pay online."

Angela Teresa Fraser,  
Regina, SK

# SAVE MONEY AND ENERGY IN YOUR HOUSEHOLD

**According to Statistics Canada, the typical Canadian family spends over \$1,600 a year on home utility bills, and a large portion of that energy is wasted. Not to fear: there are several things you can do each month to conserve energy and reduce the strain on your wallet.**

### Conduct a Home Energy Audit

An energy audit will show you which areas of your home use the most energy. You can conduct this yourself, contact your local utility or call an independent energy auditor. A comprehensive evaluation should include:

- Checking insulation levels
- Looking for open fireplace dampers
- Searching for holes or cracks around doors, light and plumbing fixtures, and other places where air may leak out
- Ensuring appliances and heating and cooling systems are properly maintained.

### Temperature Tips

- Weatherize your home – caulk and weather-strip any doors and windows that leak air.
- Install a programmable thermostat that will reduce heating (or turn air conditioning up) at night and when you are not home.
- Consider replacing single-pane windows with double-pane; they have coatings that reduce heat loss or gain, depending on the season.
- Keep your thermostat under 21° C (70° F) in the winter and a degree or two cooler than the outside temperature in the summer.

### Water Use

- Repair leaky taps immediately.
- Use low-flow shower heads.
- Insulate your hot-water storage tank and pipes.
- Drain around 1 litre of water from your tank every three months to remove sediment (which impedes heat transfer and lowers efficiency).
- Lower the hot water heater to 48.9° C (120° F).
- Take short showers instead of baths.
- Wash only full loads of dishes and/or laundry.
- Air-dry dishes and line-dry clothes if possible.

### Vehicle Use

#### Improve gas mileage by:

- Avoiding aggressive driving
- Observing the speed limit
- Removing roof racks or carriers if not used often
- Keeping up with maintenance
  - clean air filters can improve gas mileage by as much as 10 per cent.
- Ensuring tires are properly inflated and aligned
- Using the correct grade of oil



# 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.

**May Winner:**  
**Aime Dormer**

It was... **Scarlett Johansson**

No purchase necessary. Contest open to everyone.



## Tips for Preventing Lyme Disease

*Lyme disease is a bacterium that is often carried by mice and other small rodents. The disease can be transmitted to humans if they are bitten by a tick that has previously fed off an infected animal.*

Symptoms of Lyme disease typically develop within two weeks of a tick bite and can include fevers, chills, swollen lymph nodes, neck stiffness, fatigue, headaches, and joint or muscle aches.

In 2016, there were 841 reported cases of Lyme disease in Canada, and experts expect that number to rise in 2017. To avoid contracting Lyme disease, practise the following:

- 1** Wear light-coloured clothing, including long-sleeved shirts and pants when in wooded areas, and tuck pant legs into socks or boots. Keep long hair tied back.
- 2** Wash your body and clothing after all outdoor activities.
- 3** Look periodically for ticks if you have been outdoors, especially if you have been in wooded areas or gardens.
- 4** Remove ticks within 24 hours to greatly reduce the risk of contracting the disease.
- 5** Check your pet's coat if it has been in a possible tick-infested area.

*Remember to consult your health care provider as soon as you experience Lyme disease symptoms.*

## LIVE WELL, WORK WELL

## Heritage Insurance In **YOUR** Community

This year, the 9th Annual Children's Festival at the Western Development Museum is on 2 June 2018 10:00 am - 4:00 pm. Come and enjoy the Magic acts, Petting Zoo, Carnival Games, Ride Thomas the Train! Face Painting, Hotdogs, Drinks and Cotton Candy! Free Tickets available at Tourism Moose Jaw, South Hill Fine Foods, WDM, Western Dodge and Heritage Insurance

**Heritage Insurance is happy to support many community organizations!**



Greg presenting a cheque to Jason Chow, Co-chair for The Moose Jaw Shrine Club Children's Festival.





## Perform CPR on your pet if they suffer a breathing or cardiac emergency?

Since there is not an ambulance to pick up your dog or cat, YOU will always be their first responder. Knowing how to perform CPR could save their life or give you time to reach the Vet.

The key to CPR is remembering the ABCs: **Airway**, **Breathing**, and **Cardiac compression**.

### To perform the ABCs, follow these steps.

1. Lay the dog on a flat surface and extend the head back to create an airway.
2. Open the jaws to check for obstructions, and if any exist, try to dislodge the object.
3. If the dog is not breathing, cup your hands around the dog's mouth so that only the nostrils are uncovered. Blow air into the nostrils with five or six quick rescue breaths (until you see the chest rise and fall). For smaller dogs and puppies, your mouth will cover both the nostrils and mouth. Smaller dogs require short and shallow breaths. Larger dogs need longer and deeper breaths.
4. Check for a heartbeat by using your finger on the inside of the thigh, just above the knee. If you don't feel a pulse, put your hand over the dog's chest cavity where the elbow touches the middle of the chest. If you still don't find a pulse, have one person continue breathing into the nostrils (mouth to snout), while another gives chest compressions. If you are alone, do the compression and mouth-to-snout ventilation yourself.
5. Give chest compressions by placing both hands palms down on the chest cavity of the dog. (See diagrams for different breeds).
6. Use the heel of your hand(s) to push down for 30 quick compressions followed by 2 breaths of air and then check to see if consciousness has been restored. If consciousness has not been restored, continue the compressions in cycles of 100 to 120 chest compressions per minute (the same rhythm administered for people to the beat of "Stayin Alive").
7. Perform CPR in 2-minute cycles checking to see if breathing and consciousness has been restored.

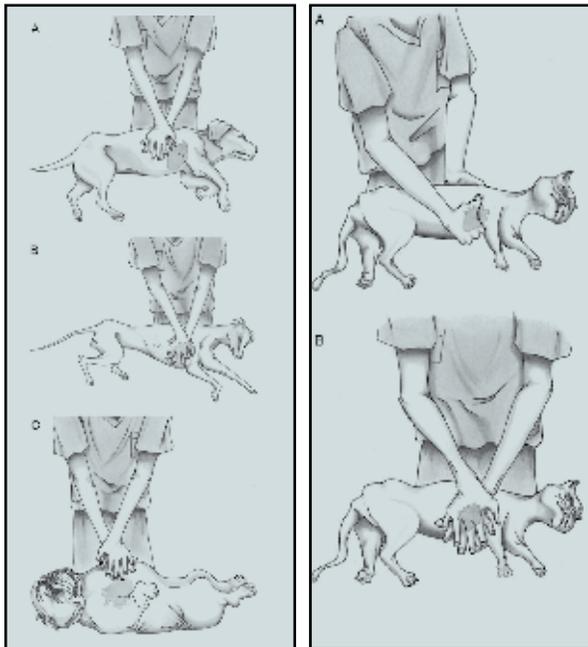


Figure (A) illustrates the technique for most dogs. Figure (B) illustrates the technique for dogs with keel-shaped chests. Figure (C) illustrates the technique for barrel-chested dogs.

For small dogs and cats chest compressions can be administered two ways. Figure (A) illustrates wrapping one hand around the sternum while supporting the back. Figure (B) illustrates two-handed compression



## Pet Jokes

- Q: What do you give a dog with a fever?** - Mustard, its the best thing for a hot dog!
- Q: Where do sheep go to get haircuts?** - To the Baa Baa shop!
- Q: What do you call a rabbit with fleas?** - Bugs Bunny!
- Q: How many tickles does it take to make an octopus laugh?** - Tentacles.
- Q: How do spiders communicate?** - Through the World Wide Web.



9th Annual  
MOOSE JAW

# SHRINE CLUB CHILDREN'S FESTIVAL

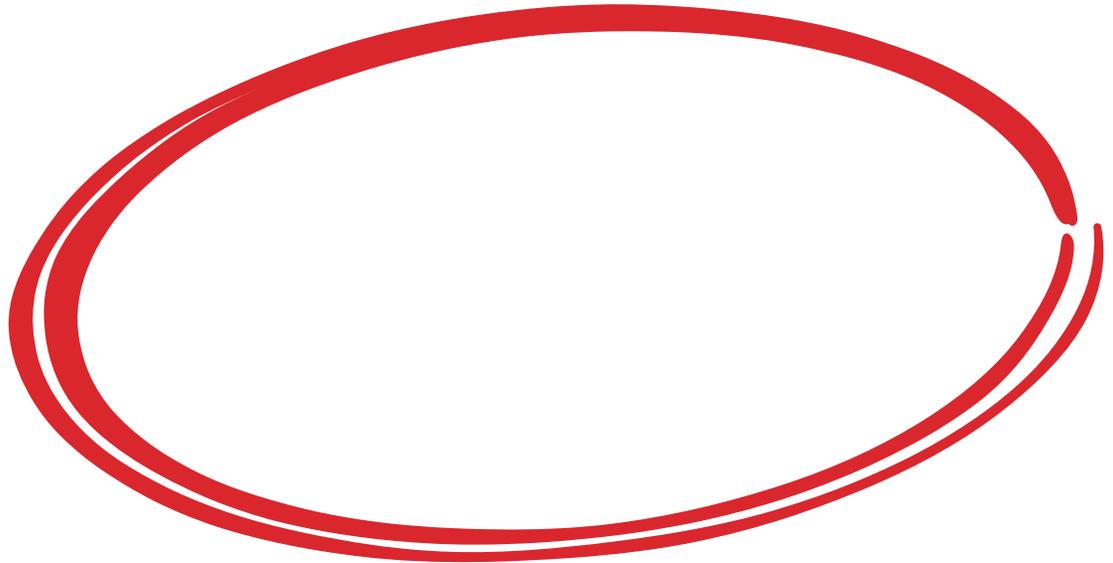
2 June 2018 10:00 am

Western Development  
Museum Moose Jaw

All kids get a hotdog, drink and  
cotton candy, there is face painting  
and balloon animals for everyone!

**Tickets are free**

Publication Agreement No 41251519  
Return undeliverable mail to:  
Heritage Insurance  
100A Fairford St W  
Moose Jaw SK S6H 1V3



## Check out the 2018 Referral Winners! 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



**Deborah &  
Kelly Friesen**

MARCH



APRIL



MAY



JUNE



**This could  
be YOU!**

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