

Greg Marcyniuk's

INSURANCE UPDATE

June 2019

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



Roasting weenies on the fire...Perfect.



Sheila checking out Matthew's new bike...
Tut, tut Sheila, NOT wearing a helmet!



Matthew's first ski of the season

JUNE THE MONTH FOR DAD

Hard to believe we're almost halfway through 2019. But as always, I look forward as I'm sure all you other Dad's do as well to a day of being **treated like a King:**)

We're happy to feature Robinson Construction as our featured shop local business. Thank you to all our continued positive comments on our newsletter Please feel free to share this with family and friends.

Please be safe out there and thank you for choosing Heritage Insurance.

Greg, Sheila, Matthew and Taco



Heritage Insurance

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Pet of the Month



This Month's pet is
Jingle Bells

sent in by Shirley Dombowsky



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. 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.

Animal Facts...

- Cats have over one hundred vocal sounds, while dogs only have about ten.
- Cats do not have sweat glands.



10 Tips for Beginner Boaters

Water sports, relaxing in the sun and splashing in the water are great ways to make memories with family and friends. When it comes to boating, as with most things in life, there is no substitute for experience. This time of year, as boaters all across the country are returning to the water, many are venturing out on boats for the very first time.

IF YOU'RE ONE OF THESE ROOKIE BOATERS, HERE ARE A FEW TIPS TO HELP YOU IN YOUR FIRST BOATING SEASON.

- Check the weather before you hit the water. If you already checked it, check again before you head out. Weather changes, and unexpected storms can sneak up on you. If you're new to boating, that's no time to be caught by a surprise squall.
- Get on and off the boat ramp quickly so other boaters aren't giving you the evil eye. Load your boat ahead of time—not on the ramp. Find an empty parking lot and practice steering with your trailer so you'll have experience come launch day.
- Dress in layers. It might be warm on land, but you don't want to get cold if the breeze kicks up on the water. Be prepared for changes in conditions.
- Go slow when docking. If you rush, you could damage your boat, the dock, or worst of all, another boat. If it's not going well, don't be too proud to back away and start again.
- Pack more food and water than you think you'll need. You may be surprised by how boating works up your hunger and thirst. There's no drive-through on the water, so make sure you're well stocked.
- Valuables like cell phones, keys and wallets have a way of getting wet or falling in the drink. Make sure they're secured.
- Leave a float plan. Things can go wrong on the water. Make sure if you get stuck out there, somebody onshore knows when and where to look for you.
- **Always wear a lifejacket.** The vast majority of boating-related deaths occur because victims were not wearing a lifejacket. It's easy to do, and it could save your life.
- Have an onboard first-aid kit. When you are on the water, you can't just run to the doctor's office if you suffer an injury. Be prepared to treat yourself until you can get back to land.
- Have a tool box. If you have a mechanical problem when boating, you don't want to be stuck on the water for hours waiting for help to arrive. Have tools and spare parts available so you can fix any problems yourself.

Safety First

To avoid a potential fire onboard, 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.



Surveys conducted by Symantec suggest that:
Many small business owners are STILL operating under a false sense of CYBER SECURITY.

Don't Equate Small with Safe

The majority of Canadian small businesses lack a formal Internet security policy for employees, and only about half have cyber security measures in place. This disconnect is largely due to the widespread, albeit mistaken, belief that small businesses are unlikely targets for cyber attacks. In reality, **data thieves are simply looking for the path of least resistance.** They know that most "big" companies have measures in place that will make it harder and more time consuming for them to gain access...but it is almost guaranteed that the small local book store, bakery or florist may not. Most companies keep records, lists of suppliers, customer's addresses, credit cards and phone numbers on their computers...this is easy prey.

10 Ways to Prevent Cyber Attacks

There are simple, economical steps you can take to reduce your risk of falling victim to a costly cyber attack:

1. Train employees in cyber security principles.
2. Install, use and regularly update antivirus and antispymware software on every computer used in your business.
3. Use a firewall for your Internet connection.
4. Download and install software updates for your operating systems and applications as they become available.
5. Make backup copies of important business data and information.
6. Control physical access to your computers and network components.
7. Secure your Wi-Fi networks. If you have a Wi-Fi network for your workplace make sure it is secure and hidden.
8. Require individual user accounts for each employee.
9. Limit employee access to data and information, and limit authority to install software.
10. Regularly change passwords.



Attacks Could Destroy Your Business

Large companies are devoting more resources towards data security, making small businesses increasingly attractive targets. The results can be devastating for small business owners. According to Symantec, the average cost of a cyber attack on a small or medium-sized business is nearly \$200,000. As a result, nearly 60 per cent of the small businesses victimized by a cyber attack permanently close their doors within six months. Many of these businesses put off making necessary improvements to their cyber security protocols until it was too late because they feared the costs would be prohibitive.

Your Emerging Technology Partner

A data breach could cripple your small business, costing you thousands or millions of dollars in lost sales and/or damages. Contact Heritage Insurance to discuss coverage options designed to protect your company against losses from cyber attacks.

This month's
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
month's Big Winner!**



**CONGRATULATIONS
Justin Hill**

Justin chose the
iPad



Russ MacDonald,
Financial Advisor

Phone: (306) 631-9738
goldkeyjr@hotmail.com

Our Customers Say It Best:

"The staff and service is always phenomenal and way above par!! Keep up the great work everyone!!"

Jacqueline Henry, SK

"Courteous, professional, accommodating, knowledgeable, and bilingual, no less. Staff are a credit to their craft. I would recommend Heritage Insurance to all without hesitation."

Maestro Vin, SK

"I always enjoy stopping in at Heritage Insurance. It's very convenient. The people there are friendly, helpful and efficient. I rarely have to wait to meet with a representative"

Pat Rininsland, SK



SUMMER CRIME WAVES

After being stuck inside all winter, many people anxiously await the arrival of the warm spring season weather. But, there are some who dread the potential increase in crimes caused by rising temperatures.

Summer Crime Rates Are Higher For Both Property Crimes & Assaults

Summer is supposed to be the best time of the year, but it sure brings out the worst in some people. A recent study found a definite correlation between the season and the crime rate. Researchers found that crime rates are often lower in the fall and winter, while peaking in the summer. Some of the summer crime rate increases were significant.

Law enforcement experts and psychologists offer several explanations.

- Kids are out of school and have time on their hands. This, along with longer days, may result in increased street fights, vandalism, shoplifting and home, garage and car theft.
- People travel more in the summer, and empty houses are a more attractive target. Social media also plays a role because people share a lot of personal information online: "About to board the plane to Rome. Should be a great two weeks!" Burglars not only know you're gone; they know how long they can sit around on your couch.
- More opportunity. People are more likely to leave their windows open during hot weather. They're outside more also, so bikes, patio furniture, laptops, and other valuables are often outside and unattended.
- Heat exacerbates hot tempers. People interact more during hot weather and there is evidence that high temperatures increase irritability and aggression. Violent assaults increase during the summer. During a heat wave in Chicago in 2012, 20 people were shot and 3 killed during a three-day period.
- Alcohol consumption. A couple of cold beers may not cool your temper. Alcohol consumption is a key risk factor in violence, and alcohol usage tends to increase in hot weather.

With property crimes, the most important thing to remember is that criminals don't take vacations. They wait for YOU to take yours and for you to let your guard down.

Always keep your doors locked and don't leave valuables outside. It only takes seconds for a passerby to grab your unattended laptop off the porch or a bike from the front yard.

Secure your home when you're away too. Keep your vacation and travel plans quiet. Ask a friend or neighbor to keep an eye on your house, collect the mail, and keep the grass cut. Always be aware of your surroundings and don't leave valuables outside where they can easily be stolen; and never hesitate to call 911 if you observe anything suspicious



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
- 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.

No Winner this month. Lots of guesses, especially for Angelina Jolie, but..

It was... **Arianna Grande**

No purchase necessary. Contest open to everyone.

Heritage Insurance In **YOUR** Community



We were happy to help support the wonderful Kids at Peewee Ice A Minor Girls Fastball Team. They finished 2nd in the Regina tournament.

Heritage Insurance is happy to support many community organizations!



SHOP LOCAL

Buy Local, Eat Local, Build Local

Robnison Contracting is proud to be a leader in Moose Jaw's new home marketplace.

At Robnison Contracting, they are proud to be Moose Jaw owned and operated and to be a member of the community in which they build. "That is very important to us" says Shawn Robnison, president. "We build quality homes that are stylish, affordable and are expertly designed inside and out to maximize the use of space. Our basements are as beautifully finished as our main floors."

Although the Robnisons – Shawn, his wife Chelsea and their two little boys – have only lived in West Park since June, the neighbourhood has held a special place in their hearts for much longer. Shawn started Robnison Contracting Ltd. in 2011 and started building homes in West Park in 2014. Since then, the company has built around 40 homes in the area.

You could say that West Park has helped build up Robnison Contracting Ltd. almost as much as the company has helped build up West Park.

Robnison's homes, boast a variety of different floor plans and properties to provide a great fit for every stage of life. Whether you are looking for your first home, a home to raise a family or a home to retire in, they have many immediate possession new home options as well as desirable lots available for **YOUR** custom home building needs.

Give Shawn a call at: (306) 690-8888 or visit: www.homesbyrobinson.ca

Purchasing local helps grow other businesses as well as the local tax base.

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



REMOVING A TICK

If you do find a tick on your pet, it is important to take care when removing it. Any contact with the tick's blood can transmit infection to your pet or even to you. Prompt removal is necessary, but it is important to stay calm and not rush.

Follow these step-by-step tick removal instructions:

Step 1: Prepare

- Put on latex or rubber gloves so you'll never have direct contact with the tick or your pet's bite area.
- Because throwing a tick in the trash or flushing it down the toilet will not kill it, you should prepare a screw-top jar containing rubbing alcohol to put a tick in after removal. This also allows you to hold it for veterinary testing.
- If possible, enlist a partner to help you distract and soothe your pet and hold her still during removal.

Step 2: Remove

- Using a pair of tweezers, grasp the tick as close to the animal's skin as possible.
- Pull straight upwards with steady, even pressure. Do not twist or jerk the tick. This may leave the mouth-parts embedded in your pet, or cause the tick to regurgitate infective fluids.
- Do not squeeze or crush the body of the tick, because its fluids may contain infective organisms.



Pet Jokes

Q: What do cats have for breakfast?

- *Mice Crispies!.*

Q: What did the buffalo say to his son when he left for college?

- *Bison!*

Q: A pony went to see the doctor, because it couldn't speak

- *"I know what's wrong," said the doctor. "You're a little horse!"*

Q: What's the difference between a cat and a frog?

- *A cat has nine lives, but a frog croaks every night!*



Cutting Pet Care Costs

As responsible pet parents, we have an obligation to care for our furry friends in sickness and in health. But as pet care costs rise, how do we do what's best for our pet? *Here are a few tips to help you save money on your pet's health care.*

Schedule Regular Check-Ups

Don't skip your pet's yearly exam. It's much more expensive—and risky—to treat illnesses than to protect against them.

Personalize Your Pet's Vaccines

Some vaccines are optional, while others are essential in preventing serious diseases. Never skip any shots required by local laws or mandatory for your pet's protection, but do talk to your vet about personalizing your pet's vaccine protocol.

Spay or Neuter Your Pet

Spaying or neutering your pet can save a lot of money by preventing serious health problems, including uterine, ovarian and testicular cancers. Many local shelters provide resources for low- or no-cost spay/neuter surgeries.

Brush Your Pet's Teeth

Dental disease can lead to heart and kidney problems and expensive procedures. Start a dental routine to keep your pet's teeth and gums healthy.

Protect Your Pet from Parasites

Flea and tick infestations can cause a host of costly medical problems from minor skin irritations to life-threatening blood loss. Stick with a topical flea and tick solution to keep the critters at bay.

Toss the Cigarettes

Secondhand smoke is no joke for pets—it can cause asthma, bronchitis, lymphoma and oral, nasal and lung cancers. Quit now and you'll save money on vet bills.

Consider Pet Health Insurance

If the cost of an emergency veterinary visit or serious illness would be a financial strain, consider investing in pet health insurance while your pet is healthy.

Buy High-Quality Pet Food

A good quality pet food is often more cost-effective than a homemade diet. Avoid overfeeding your pet, which can lead to obesity and other health problems.

Groom Your Pets at Home

Save the price of a visit to your groomer with regular nail-trimmings and brushings. It's good for your pet, it will reduce the amount of hair floating around your home, and your cats will have fewer hairballs.

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

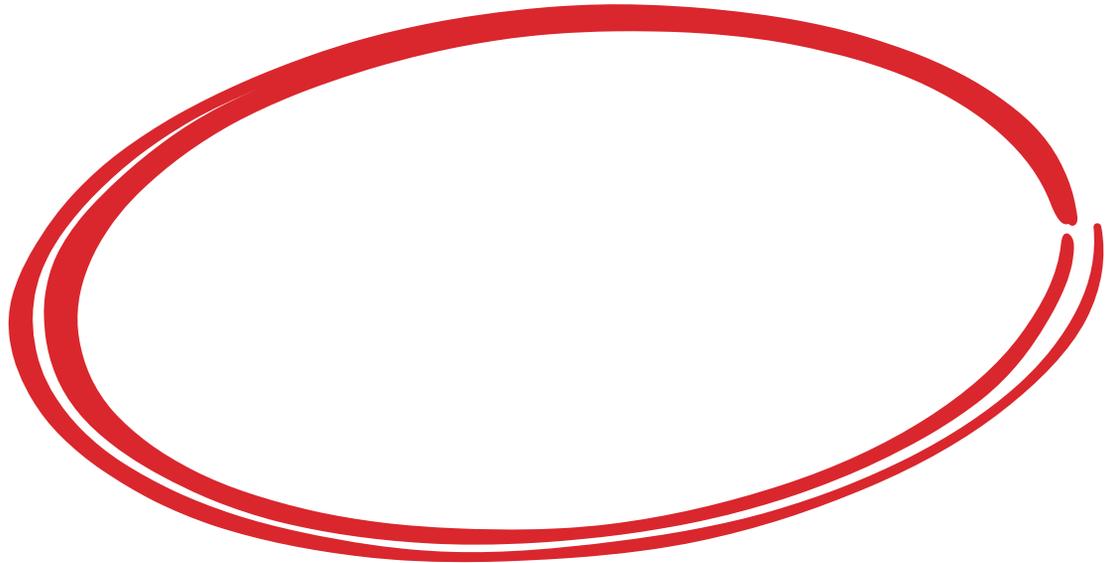
Saturday
9:00 - 4:00

Plenty of Free Parking



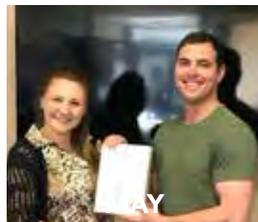
Give us a Call Today!

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



YOU can be a 2019 Referral Winner!

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



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