

Greg Marcyniuk's

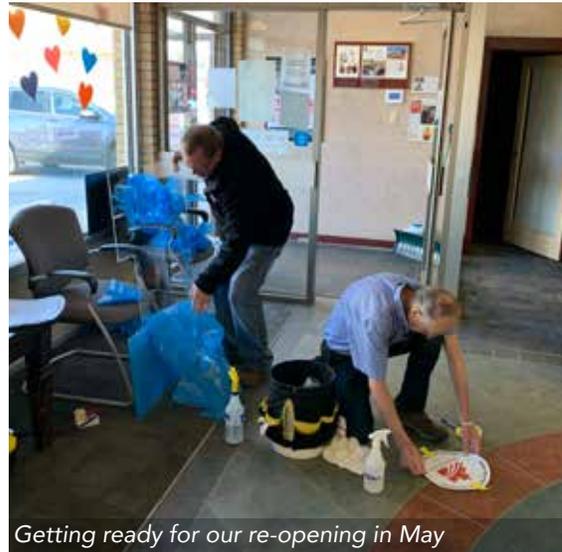
INSURANCE UPDATE

JUNE 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



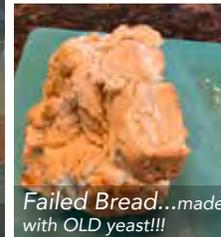
Greg Marcyniuk,
Agency Owner



Getting ready for our re-opening in May



First Ski of the season



Failed Bread...made with OLD yeast!!!



Pelicans at the lake

What's Inside:

- 10 tips for Beginner boaters ...page 2
- Referral Winner! ...page 3
- Summer Storms ...page 4
- Why Shop local? ...page 6
- Pet Zone ...page 7

JUNE... IS DAD'S MONTH!

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 favourite beverage and meal. I'm sure all the other Dads will as well.

Hard to believe we're almost halfway through 2020!! 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 year's event will be a bit different, because of COVID, as it will be virtual! It will still be fun with lots of kid's entertainment you can watch and interact, online through the MJ Shrine Facebook page, from the safety of your own home every Saturday morning in June at 10:00am, for kids aged 6 - 12 years old. We will have more information shortly.

As always, thanks for choosing Heritage Insurance. I am so grateful for all our WONDERFUL customers who have supported us through the past few strange months and to my staff who have worked hard to reopen the office and keeping it safe for everyone who comes in. Please continue to social distance and stay healthy.



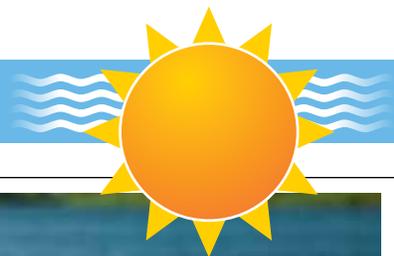
GOING GREEN

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

WINSTON

sent in by

Ron Luba



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.



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 water. 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.

Don't forget to check your Boat's Insurance...Call us today to review YOUR policy.



YOU GOT INSURANCE FOR YOUR CELL PHONE... BUT NO LIFE INSURANCE FOR YOUR FAMILY???





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 2017, there were 841 reported cases of Lyme disease in Canada, that has risen to just over 1,800 in 2019. 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.



SKIN SAFETY IN THE SUN

As temperatures start to rise and you spend more time outdoors, it's important to protect yourself from harmful ultraviolet (UV) rays. Harmful conditions like sunburns are common, but extended exposure to the sun is the primary cause of over 90 percent of non-melanoma skin cancer.

Keep these skin protection tips in mind:

- Take extra care before going out in the sun if your family has a history of skin cancer.
- Try to stay out of the sun when your shadow is shorter than you are, usually between 10 a.m. and 2 p.m. During these times the sun is directly overhead, allowing more UV rays to reach your skin.
- Wear clothing that blocks UV rays, such as hats, sunglasses and tightly knit, lightly colored clothing.
- Apply sunscreen to any exposed skin before you go outside. A sun protection factor (SPF) of 30 or higher is best, but using a broad-spectrum sunscreen will protect you from both types of UV rays.
- Make sure to reapply sunscreen every two to three hours, as needed. If you're at a high altitude, in a humid environment, sweating or swimming, you may need to reapply sunscreen more frequently.
- Monitor children who are outdoors in the sun. Experts believe that about 80 percent of an average person's total sun exposure takes place before the age of 18.

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!**

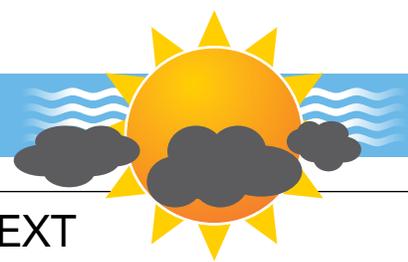


**CONGRATULATIONS
Judy Tilson**

Judy chose
the TV



Heritage Insurance



Pier-Luc Doyon, C.A.I.B
Commercial Risk Specialist

Phone: (306) 693-7640
pier@heritageinsurance.ca

ARE YOU PREPARED FOR THE NEXT

SUMMER STORM

During the Summer Storm Season, Thunderstorms, Hail, Tornadoes and Heavy Rain in Saskatchewan can develop quickly and threaten life and property. Everyone has a responsibility to protect their homes and their families. You can greatly lessen the impact of a storm by taking the time to prepare in advance. This involves three basic steps:

- 1. Find out about the risks and the type of storms in your region.**
- 2. Make an emergency plan, so that everyone knows what to do, and where to go.**
- 3. Get an emergency kit, so that you and your family can be self-sufficient for at least 72 hours.**

KNOW THE RISKS AND BE PREPARED

Before and during the summer storm season you can be prepared by:

- Trim dead branches and cut down dead trees to reduce the danger of these falling onto your house during a storm.
- Clean gutters, drains and downpipes.
- Make sure your roof is in good repair.
- Prepare an emergency kit.

When a storm is imminent

- When a severe storm is on the horizon, Environment Canada will issue weather warnings through the Weatheroffice website, automated telephone information lines and Radio and television stations will also broadcast Environment Canada weather statements. Pay attention to that information and know what the warnings mean.

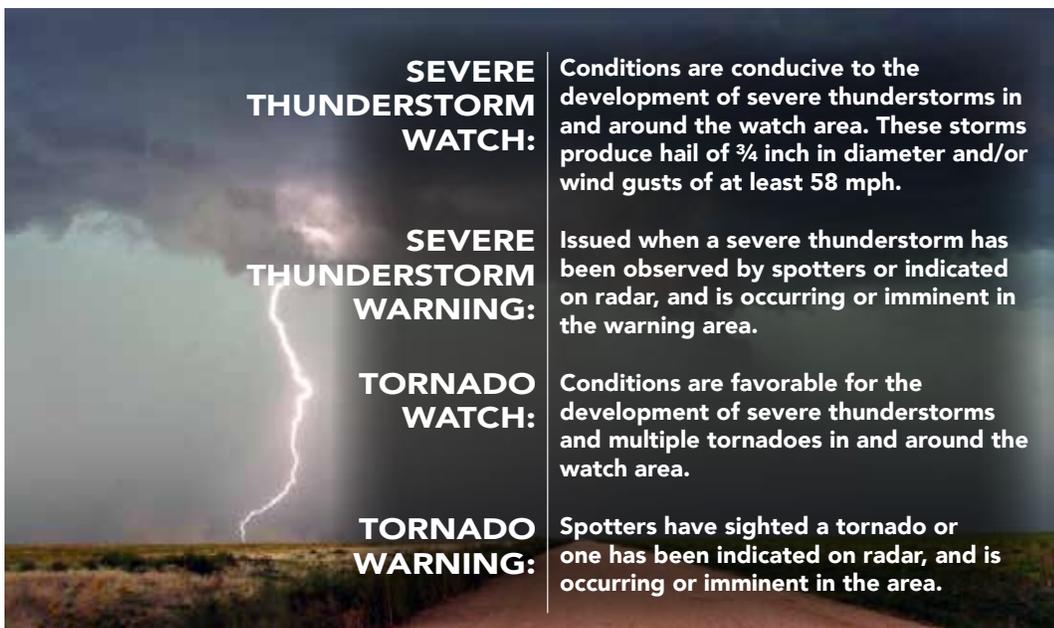
Our Customers Say It Best:

"Great staff took care of all my needs. Know their jobs. Plus, they deal with some great underwriters and had the best price of any of the places I got quotes from."

Andrew H, SK

"We've been dealing thru' Heritage for 9 years now, and we have always enjoyed the personal and personable service we receive from all the staff. So pleased with the way they look after our needs! Highly recommend them."

Dorothy Fishbook, SK



SEVERE THUNDERSTORM WATCH:	Conditions are conducive to the development of severe thunderstorms in and around the watch area. These storms produce hail of 3/4 inch in diameter and/or wind gusts of at least 58 mph.
SEVERE THUNDERSTORM WARNING:	Issued when a severe thunderstorm has been observed by spotters or indicated on radar, and is occurring or imminent in the warning area.
TORNADO WATCH:	Conditions are favorable for the development of severe thunderstorms and multiple tornadoes in and around the watch area.
TORNADO WARNING:	Spotters have sighted a tornado or one has been indicated on radar, and is occurring or imminent in the area.



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



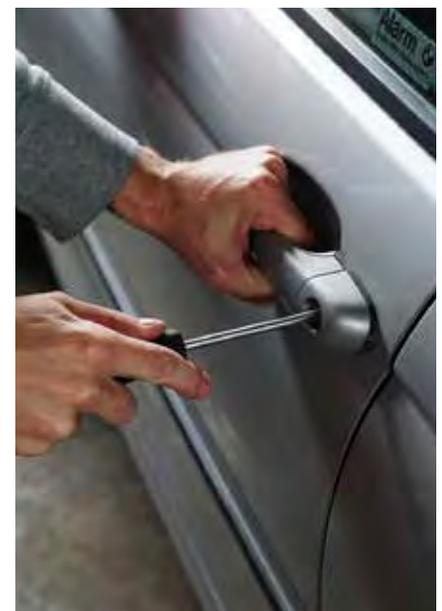
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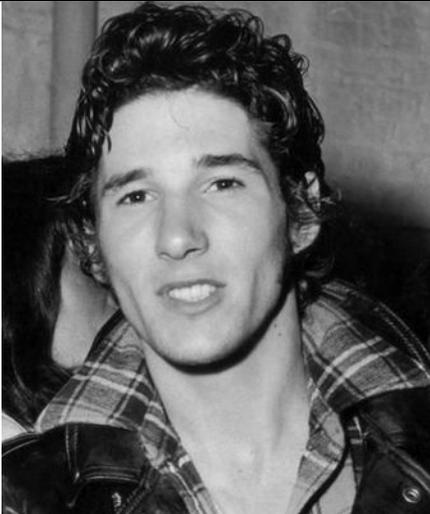
PREVENTING AUTO THEFT

Cars are probably the single most popular target of crime because they are relatively easy to steal. In the time it takes you to brush your teeth, a car is stolen in Canada. To put the brakes on vehicle theft, try the following prevention tips. **Use these tips to reduce your risk:**

- Never leave your car running and unattended.
- Never leave your keys in the car or ignition, even inside a locked garage.
- Always roll up your windows and lock the car, even if it is in front of your home.
- Always park in a high-traffic, well-lit area, if possible.
- Consider anti-theft devices such as steering wheel locks or fuel cut-off switches.
- If you park in a fee garage, take the pay-ticket with you.
- Have your vehicle identification number (VIN) etched into each piece of glass on the vehicle as a deterrent.
- Investigate the purchase of an auto alarm system if you live in a high-theft area or drive a theft-prone vehicle. Display an alarm decal near the door handle.
- If you use valet parking, leave just the ignition key with the attendant.
- Copy your licence plate and VIN numbers on a card and keep them on you with your driver's licence. If your vehicle is stolen, police will need this information promptly.

Installing a mechanical device that locks to the steering wheel, column or brake pedal to prevent the wheel from being turned more than a few degrees can act as a highly visible physical deterrent if installed properly.





GUESS THE CELEBRITY?

Last month's photo stumped many of you...so hopefully this is a bit easier!!

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:

John J. Simic

It was... the singer - **PINK**

No purchase necessary. Contest open to everyone.



SHOP LOCAL Wesmor Plumbing & Heating

Moose Jaw exclusive Maytag Furnace and Air conditioner dealer.

Wesmor Plumbing has been serving Moose Jaw for over 35 years. They work with homes and business to provide all types of plumbing services. They are a SaskEnergy Network member and use only the top name brands in the industry.

- Residential and commercial
- Refrigeration, plumbing and sewer cleaning
- Installations and repairs
- Maytag Furnaces & Air Conditioners
- Giant Water Heaters
- Plumbing Renovations (all fixtures)
- Sheet Metal Work
- Financing available
- **24/7 Emergency service**

All of their work is done by qualified personnel, each with years of experience and ongoing training to adapt to changing technology. Their experienced plumbers can handle any job, big or small and also provide after hours service for that plumbing situation that just can't wait until normal business hours.



Call us today for immediate service or to schedule an appointment or FREE ESTIMATE -
306-692-4333
wesmorph@sasktel.net
 941 Ominica St W. Moose Jaw

Heritage Insurance In **YOUR** Community

THE SHOW MUST GO ON!!!

It was with great sadness that the Moose Jaw Shrine Club announced earlier that their annual Children's Festival would be cancelled due to COVID-19...HOWEVER, They have decided that they cannot simply quit. MJ Shrine Club are bringing us a, online, live and interactive Saturday morning show for kids aged 6 - 12 years old each Saturday morning at 10:00am in June. Heritage Insurance was happy to present \$1,000 to help sponsor this event.

Heritage Insurance is happy to support many local community organizations.



Greg presenting a cheque to Scott McMann for the Moose Jaw Shrine Virtual Kids Festival.





HOW TO REMOVE 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: How do bees get to school?

- They use the school buzz!

Q: What do you call a bear with no ear?

- B!!

Q: What do ducks watch on TV?

- Duck-umentaries!.

Q: What do you call shaving a crazy sheep??

- Shear madness!

Q: What do you get when you cross a hammock and a dog?

- A rocker spaniel!

Q: What do you call a grizzly bear caught in the rain?

- A drizzly bear!



Pet safety at the cabin.

Summer is here and many of us are planning trips to the cabin at the lake. There is nothing better than savouring these relaxing moments with family, friends and our animal companions.

We all keep our pets healthy, but out at the cabin or rural areas requires you to take extra precautions and be extra safe.

THE TRIP

Summer days can be hot and your pet can feel the stress of a long ride. Prepare ahead to make the trip comfortable and safe for your animals.

Control the temperature

Use the air conditioning to keep the heat down. Never leave your pet alone inside the vehicle; it takes only minutes for an animal to develop heatstroke. Also, remember that while your dog may want to travel with their heads out the car window, heavy traffic and sudden stops can lead to injuries.

Take regular breaks

Plan to take rest stops every two to four hours for exercise, bathroom and water breaks. Bring a litter box for cats. Staying hydrated is important. Also, remember to attach your dog's leash before opening the car door – accidental escapes in heavy traffic areas can be tricky.

AROUND THE COTTAGE

Your pets probably see the cottage as an outdoor space to have fun, explore and be free. And it should be fun. However, safety is still a concern.

Keep your pet on the cottage property

Your pet could easily get lost in wooded area, so keep them close by. Make sure the pet is microchipped and tagged with your address and phone number.

Protect your pet from wildlife

Encounters with porcupines or skunks can leave your pet with injuries, and encounters with wolves or bears can be deadly. Keep your pet on a leash when exploring outdoor areas to prevent them from any unwanted encounters.

Protect against parasites

Fleas and ticks are a real problem. Speak to a vet about flea and tick medications.

Make sure vaccines are up-to-date

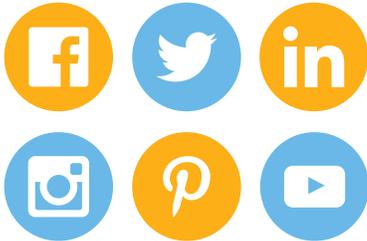
Before you go, check whether your vaccines are up-to-date, particularly the rabies vaccines.

On the Water

Moving water can be dangerous, and currents can make it difficult for dogs to swim. Your dog may not realize how tired she is getting or how far out she has travelled. There are life jackets for pets too. Even good swimmers can get stuck in rough waters or if they jump overboard far from shore. for recreational use.

Dogs ingesting water could pick up intestinal bugs such as giardia, or bacteria including E. Coli, salmonella and Campylobacter, just to name a few. Please be aware of these conditions and prevent your animals from swimming in waters that are not known to be safe.

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:
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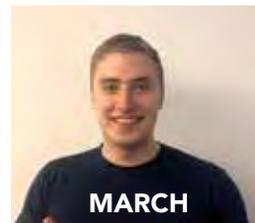
YOU can be a 2020 Referral Winner!
Tell Your Friends & Family About Heritage Insurance and **You could be next month's Big Winner!**



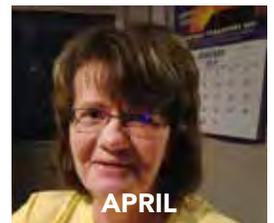
JANUARY



FEBRUARY



MARCH



APRIL



MAY



JUNE



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

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