

Greg Marcyniuk's

INSURANCE UPDATE

March 2018

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

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Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00



Sheila and her mother Shirley linking our sausage, fun and flavourful.

March, the Beginning of Spring and the Beginning of a New Brand

Welcome to our new brand as well as our newly revised newsletter. Everyone here at Heritage Insurance is excited about these new changes. Each and every one of us know that insurance isn't always easy to understand. With this new newsletter we hope to improve on that by continually providing you with

up to date insurance information. Information that we hope you use and share with others to make everyone safer.

As always thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew and Taco



Heritage Insurance

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Personal risk management tips

LIFESTYLE LESSONS

Calculating Life Insurance Premiums

Did You Know?

Life Insurance premiums are calculated after looking at an individual's health risk factors, such as tobacco use, cholesterol level, obesity, diabetes and family history. Modifying controllable health and lifestyle factors will reduce your life insurance premium, in addition to making you healthier!

When applying for life insurance, you will be asked to provide information about your medical history and take a physical examination. If you are not completely truthful about your medical history, you may lose your policy or, when you die, your dependents may be denied death benefits. Therefore, it is imperative that you tell the truth throughout this process.

The Medical Exam:

A medical practitioner hired by the insurance company will typically come to your home to administer an exam. This person will check your weight, blood pressure and other vital signs.

After this process, the insurance company will determine your premium. There are health factors that you can change to lower your premium.

For instance, you could:

- Stop smoking
- Lose weight
- Improve your cholesterol levels
- Take medications regularly

If you have taken the steps to improve controllable health factors, such as quitting smoking, you may contact the insurance company and ask about lowering your premium.

Healthy Hints

Do you have family members who nag you about exercising more, eating healthier, quitting smoking or lowering your blood pressure? Well... it may be time to start listening to them. Your lifestyle, engaging in dangerous activities and having modifiable health issues (example: smoking-related asthma) will increase your premium.

Call us today about *Your* Life Insurance premiums.

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!**



**Deborah &
Kelly Friesen**



BUSINESS NEWS YOU CAN USE



Critical cyber exploits affect nearly all computers

Cyber security researchers recently announced the discovery of two major security flaws that could allow hackers to bypass regular security measures and obtain normally inaccessible data. The flaws, referred to as Meltdown and Spectre, are both caused by design flaws found in nearly all modern processors. These vulnerabilities can be exploited to access all of the data found in personal computers, servers, cloud computing services and mobile devices.

Because Meltdown and Spectre are both caused by design flaws, experts believe that they will be harder to fix than traditional security exploits. Additionally, software patches that have already been released to help address the vulnerabilities can cause computer systems to slow down significantly, which may impact their ability to perform regular tasks.

Researchers believe that Meltdown and Spectre may be limited to processors manufactured by different companies, but also warn that the design flaws that contribute to Meltdown and Spectre have been present for years. Here are some key details about each flaw:

- **Meltdown:** This flaw can be used to break down the security barriers between a device's applications and operating system in order to access all of the device's data. Meltdown can be used to access desktop, laptop, server and cloud computer systems, and can even be used to steal data from multiple users who share one device. Although researchers have only been able to verify that Meltdown affects processors made by Intel, other processors may also be affected. Many software developers have already released updates that prevent hackers from exploiting Meltdown.
- **Spectre:** This flaw can be used to break down the security barriers between a device's different applications and access sensitive data like passwords, photos and documents, even if those applications adhere to regular security checks. Spectre affects almost every type of computer system, including computers, servers and smartphones. Additionally, researchers have confirmed that the design flaw that enables Spectre is present in Intel, AMD and ARM processors that are used by nearly every computer and mobile device. Software developers are currently working on a patch to prevent the exploitation of Spectre, but some experts believe that future processors may have to be redesigned in order to fix the vulnerability.

When Meltdown and Spectre were originally discovered in 2017, researchers immediately reported them to major hardware and software companies so work on security fixes could begin without alerting hackers. As a result, services and applications offered by companies like Microsoft, Google, Apple and Amazon have already been updated to help defend against the flaws. However, you shouldn't rely solely on a software patch to protect against these vulnerabilities. Here are some steps you can take to protect your computer systems and devices from Meltdown and Spectre:

- Update all of your devices immediately, and check for new updates regularly. You should also encourage your friends, family members and co-workers to do the same.
- Contact any cloud service providers and third-party vendors you use to ensure that they are protected against Meltdown and Spectre. Cloud services and computer servers are especially vulnerable to the exploits, as they often host multiple customers on a single device.



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

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

David Kilppenstein,
Moose Jaw, SK

"Very up front with answers to the questions we asked. We like the honesty."

John & Helen Lamontagne,
Moose Jaw, SK

MANAGING CREDIT CARD DEBT



Did You Know?

Your personal credit score is just as important as some of the other important numbers in your life. Financial institutions calculate your credit score, which determines what type of interest rate you will receive on a mortgage or credit card. Many other institutions are now using credit scores to calculate how high your health and auto insurance premiums will be as well.

Tips for Those Who Want a Solid Credit Rating:

- Treat your credit cards like cash; deduct money from your chequing account every time you make a purchase.
- Pay the entire balance of your credit card each month.
- Limit the usage of credit cards to two or three maximum and select cards with no annual fees, 30-day grace bill periods, rebate incentives or other incentives (airline mileage, auto points, etc.) programs and single-cycle billing.
- Use your credit card with incentives for regular expenses such as groceries.
- Conduct an assessment of your expenses quarterly and make adjustments to your spending if you are going over budget.

Additional Tips For Those Who Need A Little Credit Boost:

- Enrol in a pre-paid credit card program in which you load money onto the credit card for purchases. Once you've reached your set limit, the card will not work.
- Establish a budget that includes a debt repayment plan monthly. As you pay off balances, call the creditor and ask them to close your account so that you are not tempted to use the card again.

Plan Ahead

Seek out financial assistance if you feel overwhelmed by debt. By reaching out to a financial advisor, you will be able to find specific ways in which you can minimize your debt and improve your personal financial situation



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
- Property
- Umbrella/Excess Liability Insurance
- Business Income/Extra Expense
- Transportation/Ocean Marine
- Builder's Risk • Surety/Bonding

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
- Farms
- 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





Pet of the Month



Each month Heritage Insurance will present our Pet of the Month.

This month we start with:

TACO



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. 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.



Spring break is one of the most popular times for Canadians to travel. To ensure that your next trip is fun and stress-free, keep in mind the following tips to help avoid travel woes:

1. Review the Government of Canada's travel advice and advisories page.
2. Visit a travel clinic or speak with your health care provider six weeks before you leave. Doing so will ensure that you are up to date with your vaccinations and in good health.
3. Sign up for the Government of Canada's Registration of Canadians Abroad service. This is a free service that allows the Government of Canada to notify you of an emergency abroad or at home.
4. Purchase the best travel insurance you can, as your Canadian health insurance will not protect you in other countries.
5. Ensure that your passport is up to date.
6. Pack a travel health kit. This kit should include basic first-aid items and enough supplies to prevent illness, handle minor injuries and manage pre-existing medical conditions.

If you are flying, review the Government of Canada's air travel page for information on what you can bring on the plane. This page also includes information on pre-boarding identification requirements and an explanation of the airport security screening process.

Heritage Insurance In **YOUR** Community

Greg pictured with Fern Paulhus of habitat for humanity. Founded in 1985, Habitat for Humanity Canada is a national, nonprofit organization working toward a world where everyone has a decent and affordable place to call home. Habitat Canada brings communities together to help families build strength, stability and independence through affordable homeownership.

Heritage Insurance is happy to support many community organizations!





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.

Winner will be posted in next months newsletter.

GOOD LUCK!

No purchase necessary. Contest open to everyone.

TIP OF THE MONTH

SAVE
8%-10%-15%-20%
Off YOUR
Insurance Policy
by INCREASING Your
Deductibles to \$750, \$1000!
Call (306) 693-7640

Insuring *YOUR* Teen Driver

If you're the parent of a teenager who is getting ready to climb behind the steering wheel, insuring your new driver can be an expensive endeavor. This is because the risk of motor vehicle crashes is higher among 16 to 19-year-olds than among any other age group. We've gathered some helpful tips to help you keep your premiums as low as possible, and keep your teen safe and accident-free.

Add Your Teen to Your Auto Policy

Rather than setting up an independent policy for your teen driver, consider adding him or her as an additional driver on your auto insurance policy. Also, if you have more than one vehicle, keep costs down by designating which vehicle your child will be driving.

Deductible Considerations

Auto deductibles typically range from \$100 to \$1,000. By upping your deductible and using your insurance for big repairs, you can significantly reduce your premium.

Weigh Your Buying Decision

Wanting to get your teenager a new car to drive with the latest safety equipment is understandable, but you may be better off purchasing a safe, used vehicle in terms of premium prices.

Set Your Expectations for Safety and Minimize Distracted Driving

- Restrict your teen's nighttime driving
- Do not allow them to drive with more than one other person in the car
- Ban cell phone use while driving
- Ride with your son or daughter occasionally to make sure they are keeping up with safety habits.



Heritage Insurance



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



Pier-Luc Doyon, C.A.I.B.

Your

Commercial Risk Specialist

Give me a call to discuss your needs.

306-693-7640

Hours of Operation:

Monday-Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of
Free Parking



Give us a Call Today!

Check out the 2018 Referral Winners!
Tell Your Friends & Family About Heritage Insurance
and **You could be next months Big Winner!**

