



Greg Marcyniuk's

# INSURANCE UPDATE

MARCH 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,  
Agency Owner



## What's Inside:

- What is an Ice Dam  
....page 2
- Referral Winner!  
....page 3
- AirBnB Risks  
....page 3
- Shop Local  
....page 6
- Kids Zone  
....page 7

### Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00

## MARCH IS GREEN

**Wow** I just can't believe how quick February flew by. We all enjoyed the SCOTTIES Tournament of Hearts, hosted in Moose Jaw. Congratulations to all the organizers and teams for a wonderful event. We also had a chance to go sledding and see some amazing scenery and perfect snow conditions. We now look forward to March, the first month of Spring, and the warmer weather that hopefully it brings.

This month's newsletter again has a lot of great articles such as driving tips for your teen and the article on ice damming.

Please feel free to share this with family and friends and do take care out there. As always thank you for choosing Heritage Insurance and we truly appreciate dealing with awesome people such as yourselves.

Thanks again,  
Greg, Sheila, Matthew and Taco



Heritage Insurance



# Pet of the Month



## RUSTY

sent in by **Sue Lagrandeur**



Send us a picture of **your** favourite pet, and you could **WIN a \$10 gift card** and get their picture in next month's newsletter.

Email your pictures to [contactus@heritageinsurance.ca](mailto:contactus@heritageinsurance.ca); mail to 100A Fairford St. W. Moose Jaw, S6H 1V3

No pictures will be returned, and not all pictures will appear. No purchase necessary. Contest open to everyone.



## You are eating Microplastics

Researchers at the University of Victoria, BC, say that we eat 70,000 microplastic particles every year? Microplastics are tiny, often microscopic, bits of plastic from food and water containers and the breakdown of larger plastic products in the environment. The health effects of microplastic consumption are unknown.



## WHAT IS AN ICE DAM?

Ice dams are caused by on- and off-periods of melting and freezing, just like the weather we have been experiencing. Snow becomes a layer of insulation on your roof, which warms up the air in your attic. Your warm attic then causes the snow to melt and roll down to the edge of the roof and the soffits. Unless the melted snow is able to drain properly, it will freeze and build up over time creating ice dams.

Throughout the winter, if this cycle keeps going and the ice dams spread up the roof, water will eventually work its way under your shingles and get into your attic. The water can seep into your insulation causing it to fail. As a result, warm air from your home will rise into your attic making the ice dam grow.

**Ice damming is a vicious cycle. If you don't take care of it right away, it's going to get worse.** Over time, wet surfaces attract mold, which cause breathing problems and make repairs much more expensive and labour intensive.

## 5 things to watch for

- **Icicles on your roof**  - This is one of the 1st signs that you have an ice dam. Icicles building up indicate that your gutters are full and the melting water has nowhere to go.
- **Dark-coloured icicles**  - The colour is usually caused by dirt from inside your house and means you probably have an ice dam. Discoloured icicles are caused by water coming into your attic, picking up dirt and taking it back outside.
- **New water-stains on your ceilings**  - If you see stains on your ceiling during the winter, you probably have an ice dam. Water stains can appear on every floor of your home. It can also run down the inside of your walls and pour into your basement. This is a pretty good indication of a dam.
- **Melted snow on your roof**  - Take a look at your roof and those of your neighbours. Is your melting the same or different? Are there places on the roof where the snow has melted more than others? More at the top or more at the bottom? If you have different types of melting, you might have ice damming.
- **Dams**  - Lastly, are there hills or mounds of ice running along the bottom edge of your roof? That's a good sign that you have ice damming.

## 2 tips to help prevent ice damming

- **Keep the snow load down**  - You should always keep the snow load on your roof to a minimum to prevent it from causing an ice dam. However, we don't recommend climbing on top of the roof yourself. Use a roof rake or hire a professional to clear away excess snow.
- **Clear your gutters and downspouts**  - Melting snow and icy water need somewhere to go. Clean leaves out of your downspouts and gutters in the fall and then dispose of ice, snow and gunk regularly throughout the winter. Break off any icicles that develop around the roof of your home.





## THE RISK ALL AIRBNB HOSTS SHOULD CONSIDER!

If you are considering renting your property through Airbnb, your first step should be to contact your insurance broker to review your current homeowners or renters insurance policy. Relying strictly on such policies while hosting guests through Airbnb can lead to significant gaps in coverage and leave you financially vulnerable.

While your homeowners or renters policy may allow you to rent your property to a guest, it is important to keep in mind that each insurer has its own restrictions and requirements. For example, some insurers may require advanced notice of any short-term rental, whereas others might insist that you purchase an endorsement to broaden your coverage.

Standard homeowners and renters insurance policies are designed for personal risks, not commercial use. If you plan to rent out your

residence on a regular basis, many insurance companies will consider this commercial use. In many cases, regular Airbnb hosts will need to obtain a commercial insurance policy in order to be properly insured. It should be noted that a growing number of insurance companies now offer home-sharing liability insurance policies that can be purchased on a month-to-month basis.

Even more alarming, your homeowners or renters policy most likely won't consider property damage caused by guests a covered peril. This means you could be left to cover the cost.

To its credit, Airbnb does offer its hosts two forms of protection through its Host Guarantee and Host Protection Insurance. While hosts may be inclined to rely exclusively on these programs to manage their risks, there are significant gaps related to these offerings.

Airbnb backs every one of its bookings with its Host Guarantee coverage at no cost. Airbnb claims that this coverage will reimburse eligible hosts for damages up to \$1 million. *However, Airbnb readily admits that its Host Guarantee is not insurance and should not be considered a replacement or stand-in for homeowners or renters insurance.*

### Considerations for Condo Owners and Renters

Multi-unit buildings often have restrictive bylaws, homeowner association rules or lease terms that could impact one's ability to host guests through Airbnb. In many instances, commercial activities like renting out accommodations—even for a short period of time—are forbidden.

*While Airbnb offers a unique and potentially profitable service, it's not without its faults. Before you decide to try it for yourself, you'll want to minimize potential financial fallout by purchasing the appropriate insurance coverage. To discuss your options further, Call Heritage today.*

# MARCH'S LUCKY WINNER!

Get YOUR name into our 2020 REFERRAL CONTEST

**WIN a Big Screen TV., iPad Air, or a Monitored Home Alarm System -**

**Your Choice!**

**Tell Your Friends & Family About Heritage Insurance and You could be next month's**

**BIG WINNER!**





**Kathy Brown**

**YOUR Director of  
First Impressions**

Phone: (306) 693-7640

kathy@heritageinsurance.ca

## Our Customers Say It Best:

"Staff are cheery and are willing to go the extra mile for you."

*Darcy & Debroah McDonald,  
Moose Jaw. SK*

"They are very helpful & don't try to sell you more insurance than you need."

*Patricia & Bob Barry,  
Moose Jaw. SK*

"Everyone is very friendly, helpful and courteous. They seem to be very informed and able to answer all my questions. Very satisfied with your help. Thanks!"

*George & Dian Denet,  
Moose Jaw. SK*



You may feel excited to get behind the wheel, but it's normal to feel a little anxious about driving too. That's why you should use the tips below to stay safe on the road.

### 7 useful tips for teen drivers:

- Always use your seatbelt, even if you're just going for a short drive down the block—it's the law and it could save your life!
- Never drive under the influence of drugs or alcohol. Remember that prescription medications can impact your driving too.
- Avoid driving at night if you don't have much experience behind the wheel.
- Watch the forecast to avoid any inclement weather.
- Always try to stay at least two seconds behind the vehicle in front of you. This can help give you more reaction time in the event of an emergency.
- Never use your cellphone in your car.
- If you ever feel uncomfortable or unsafe on the road, pull over somewhere safe.

*Heritage has a FREE "Teen/Parent Driving contract", outlining a list of set rules for your teen to follow.*

*Contact us for your free copy. There are also a number of FREE Apps that you can download that will NOT allow your Teen to text while driving...these apps will silence all incoming texts and sends auto-reply messages to those texting them letting them know they're behind the wheel.*



# 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**



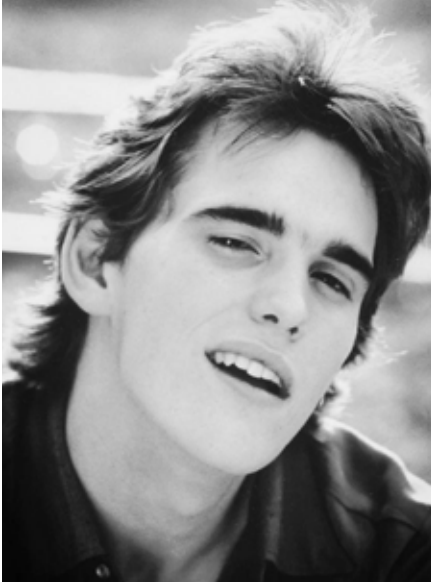
Spring break is one of the most popular times for Canadians to travel. To ensure that your next trip is fun and stress-free, keep in mind the following tips to help avoid travel woes:

1. Review the Government of Canada's travel advice and advisories page.
2. 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**



## GUESS THE CELEBRITY?

Send us your best guess for who this famous celebrity is as a child and you could **WIN a \$10 gift card**

Each answer (right or wrong) will be entered into a draw.

**Our winner is:  
John J. Simic**

It was... **Justin Bieber**

No purchase necessary. Contest open to everyone.



### Go Local, Made Local...

## Coteau Hills Creamery

Coteau Hills Creamery was established in 2015 and began with their first release, in 2016, of a Balkan-style feta cheese that is creamier than Greek-style feta. They also make a milder style of Blue Cheese, 'Great Plains Blue' and a 'Sage Farm Cheese' with aromas very reminiscent of the prairies. They are currently working with a microbrewery in the creation of a 'Stout Washed Jack' cheese.

Kirby and Crystal Froese, both from Moose Jaw, come with a successful background in the wine making industry, Kirby having been a commercial winemaker for 20 years. They also previously owned an award-winning winery in British Columbia.

Kirby and Crystal have a simple philosophy when it comes to making cheese: Create beautiful flavours from the best milk provided by our Saskatchewan Dairies.

Their product is available at many grocery stores and is used in many fine restaurants around SK. Check out their website, [www.coteauhillscreamery.com](http://www.coteauhillscreamery.com) for a complete list.

**Contact Kirby Froese: 306-631-2181**  
[coteauhillscreamery@gmail.com](mailto:coteauhillscreamery@gmail.com)

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

# Heritage Insurance In **YOUR** Community

Everyone knows someone who has needed the help of the Moose Jaw Humane Society. They are continually doing great things in our community, not only for the people, but for our furry friends too. They can't do it alone, so we've decided to help. With our sponsorship we received a tile with our logo on it which will proudly be displayed all year round in the Moose Jaw Humane Society office.

**Heritage Insurance is always happy to support many community organizations and the great work they do.**



Greg with Executive Director Dana Haukaas





## Can You Spot 8 Differences?



ANSWER:

1. Missing buckle on hat
2. Missing Shamrock on hat
3. Blue on rainbow
4. Missing eyebrows
5. No stripes on socks
6. Missing 2 coins
7. Shamrock on front of pot
8. Horseshoe upside down

## Help Old MacDonald get back to his barn...



## That's Funny



**Q: What is fast, loud and crunchy?**

*A rocket chip!*

**Q: What did one plate say to the other plate?**

*Dinner is on me!*

**Q: What do you call a droid that takes the long way around?**

*R2 detour.*

**Q: What kind of tree fits in your hand?**

*A palm tree!*

## Bet you didn't know.....

- Did you know there was a prehistoric dragonfly that's wings spanned more than two feet?
- Did you know Antarctica is covered in a sheet of ice that's 7,000 feet thick?
- Did you know Daniel Radcliffe went through nearly 70 wands and 160 pairs of glasses during the making of the Harry Potter films?

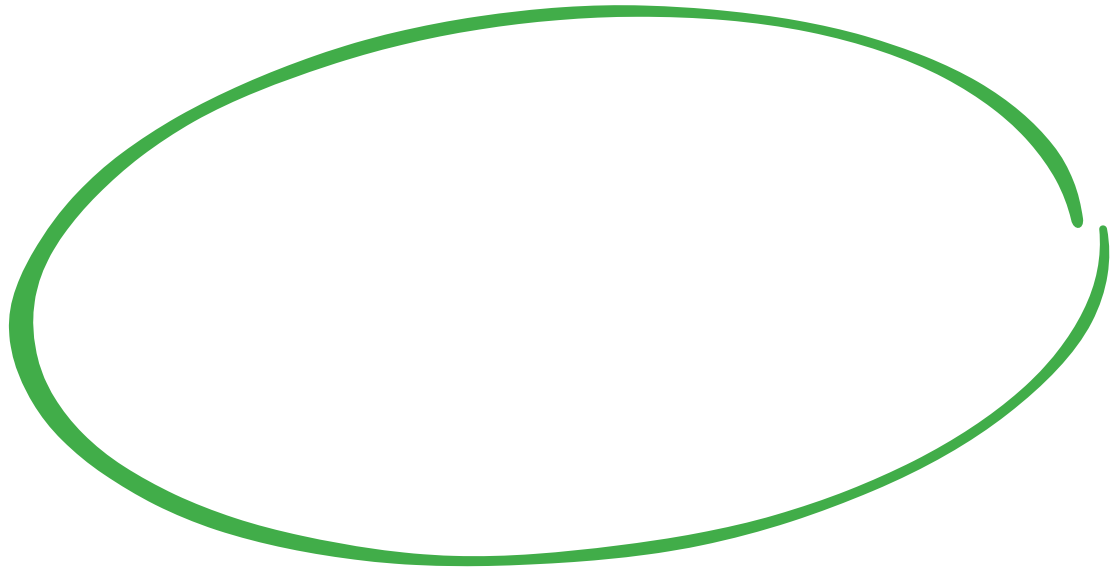


Publication Agreement No 41251519  
Return undeliverable mail to:  
Heritage Insurance  
100A Fairford St W  
Moose Jaw SK S6H 1V3



For even more  
Information, Tid Bits  
and Prizes,  
follow, comment  
and like us on  
Social Media

also check out our  
Google 5 Star Reviews



## YOU can be a **2020** Referral Winner!

Tell Your Friends & Family About Heritage Insurance  
and **You could be next month's 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	 MARCH	<b>This could be YOU!</b> APRIL
<b>This could be YOU!</b> MAY	<b>This could be YOU!</b> JUNE	<b>This could be YOU!</b> JULY	<b>This could be YOU!</b> AUGUST
<b>This could be YOU!</b> SEPTEMBER	<b>This could be YOU!</b> OCTOBER	<b>This could be YOU!</b> NOVEMBER	<b>This could be YOU!</b> DECEMBER

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