

Greg Marcyniuk's

INSURANCE UPDATE

MARCH 2021

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

- Ice Damming
Tipspage 2
- Referral Winner!
....page 3
- Your Heart
Healthpage 4
- Why Shop local?
....page 6
- Kid Zone
....page 7



**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.



MARCH...THE START OF SPRING.

Well, February was a cold one, but now, in a couple of weeks it will be SPRING..."Yippee". Hopefully we'll start to see warmer temperatures and maybe some crocuses on the hillside. This month we will also see the end of ice fishing season and we'll all need to haul our shacks off the ice for another year.

This month's newsletter once again has many great articles such as, protecting your home from damage due to the melting snow and ice, why are insurance rates increasing, and 'busting' some renter/tenant insurance myths.

As always, please feel free to share this with family and friends and do take care out there. 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



SANDER

sent in by

Rose Antinero



Send us a photo of **your** favourite pet, and you could **WIN a \$10 gift card**

and get your picture in our 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.



ICE DAMMING PROTECTION TIPS

Be Prepared

As winter ends and temperatures begin to rise, the accumulating water from melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

Use these four tips to help reduce your home's risk of snowmelt damage:

1. Clear snow from your home's foundation. Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.
2. Maintain your roof and gutters. Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.
3. Ensure proper drainage. Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.
4. Check your sump pump. Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.

Safety First

Trained contractors can help you in the most crucial areas of your home, including plumbing and heating. If you are unable or unsure of how to remove snow from your roof, fix a leaky pipe, seal windows and doors, or test your water heater, contact a professional to ensure you and your home are safe from harm.



SAVING ENERGY

Tips for Spring

1. **Caulk air leaks.** Using low-cost caulk to seal cracks and openings in your home keeps warm air out -- and cash in your wallet.
2. **Bring in sunlight.** During daylight hours, switch off artificial lights and use windows and skylights to brighten your home.
3. **Seal ducts.** Air loss through ducts can lead to high electricity costs, accounting for nearly 30 percent of a cooling system's energy consumption.



WHY ARE MY INSURANCE RATES INCREASING?



This is a question we are getting asked a lot these days... and there could be a couple of reasons for that increase.

First and foremost, have you filed a claim recently? We always encourage people to think twice before they do file a claim. If you have a big loss, say a house or a car, then of course you are going to file a claim. But, if it is a small claim, say a broken window, you should consider when you are filing a claim, whether or not you should, because typically, you will lose either a 10% to 15% discount rating on your policy, and that claims-free discount drops off for a three-year period.

Now, when it comes to your companies insurance, we are seeing a rate increase, first, because of interest rates being so low, insurance companies do have to carry reserves, and these reserves are set aside in the event of a large claim. Because interest rates are low, they're not getting the rates as what they normally would and therefore the reserves are not building up as fast as needed.

The second thing is what we, in the insurance industry, call CAT claims. CAT claims are catastrophic claims. Now, just alone in Canada this last year, for example, **the flood in Fort Murray was a \$562 million cost.**

The second one is Calgary, they were hit with a hailstorm.

This was the most expensive, not only hail claim, but claim as far as a catastrophic claim, at \$1.3 billion.

Nationally, there were also many other wind, hail, flooding and wildfires claims. With these wildfires, there was also lawsuits. What happens is most insurance companies use what we call re-insurers, and they assume part of the risk. Well, these re-insurers insure all across the world and specifically in North America. So, their costs have increased as well. So, with climate change, and all of these events happening, we're just seeing the pure cost of insurance actually increase, and increase quite dramatically. Once again, with the accumulation of all these events, this is just increasing and adjusting the prices for all of these companies.

The real bad news is that, they're saying these costs are probably going to carry on till at least 2023 unless interest rates rise and if we see less storms.

At Heritage Insurance we do deal with multiple companies, and we will always try to find you the best value for your insurance dollar.

Give us a call at 1-800-667-7640 to review your insurance coverage or get a free No Hassle quote.

This month's
BIG WINNER!

2021 Referral Contest

**WIN a Big Screen TV, iPad Air,
or a Vehicle Dash Cam -
Your Choice!**

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



**CONGRATULATIONS
LINDA METZLER**

Linda chose
the TV



Heritage Insurance

Meet your team



Gail Bjolverud
Customer Experience
Specialist
(306) 693-7640
Gail@heritageinsurance.ca



3 WAYS TO BOOST YOUR HEART HEALTH

Heart disease continues to be the second leading cause of death for both men and women in Canada. About 2.4 million Canadians over the age of 20 are currently living with diagnosed heart disease.

Heart disease refers to several different types of heart conditions. Coronary artery disease—caused by plaque buildup in the walls of the heart’s arteries—is the most common. Other forms of heart disease include heart attack, heart failure, arrhythmia and congenital heart defects.

The symptoms of heart disease can vary, and some people may not even know they have a heart condition until they have a heart attack. Red flags include shortness of breath, chest discomfort, difficulty with speech, heart palpitations and sudden loss of responsiveness.

Take Control of Your Heart Health

There are certain uncontrollable factors that increase your risk of heart disease, including age, sex and family history. However, other factors that increase your risk

for heart disease—such as stress, inactivity, obesity, diabetes, smoking and a poor diet—are controllable.

A healthy diet and lifestyle are your best methods to fight heart disease, so consider incorporating these three kinds of exercise into your routine to improve your heart health:

1. Aerobic exercise improves circulation and can help your cardiac output. Try to get at least 30 minutes a day of heart-pumping moderate activity—like brisk walking, dancing or cycling—at least five days a week.
2. Resistance training with weights, resistance bands or body weight at least two nonconsecutive days per week can help create leaner muscle mass. When paired with aerobic activity, you can raise your good cholesterol levels and lower bad cholesterol levels.
3. Flexibility workouts, like stretching and balance, are critical for musculoskeletal health. It’s important to stay flexible and joint pain-free so you can maintain your regular aerobic and resistance workouts.

Keep in mind that it’s the overall pattern of your life choices that determines your heart health. Contact your doctor to find out your risk for heart disease, or for more information.

Our Customers Say It Best:

“Friendly service. Fast answers and solutions. Quick return calls and information.”

*Bonnie Groff,
Moose Jaw, SK*

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

*Angela Teresa Fraser,
Regina, SK*

“Felt very comfortable purchasing a policy.”

*Brian Seida,
Invermay, SK*

TIRE SAFETY BY THE NUMBERS

- Ratio of height to width (aspect ratio)
- Nominal width of tire in millimeters
- Passenger car tire
- Max. permissible inflation pressure
- Max. load rating
- Treadwear, traction and temperature grades
- Radial
- Rim diameter code
- Load index and speed symbol
- Severe snow conditions
- U.S. DOT tire identification number
- Tire ply composition and materials used

Heritage Insurance

TO DO LIST...

- Check Tread Depth**
Evaluate the tread depth of your tires to make sure you have enough traction to grip the road.
- Check Tire Pressure**
Use a tire pressure gauge to make sure your tires are properly inflated and then fill your tires with air as needed.
- Check Tire Condition and Age**
Inspect your tires for any damage or conditions that would warrant their replacement. Look at the tread and sidewalls for any cuts, scrapes, punctures, bulges, bumps or cracks. If you see anything suspicious, have a tire service professional take a closer look.

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

- Cyber Liability

- Pollution Liability/Environmental
- Professional Liability/Errors & Omissions
- Crime (Fidelity) Insurance
- 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
- Critical Illness Insurance
- Comprehensive Financial Planning



**Heritage
Insurance**

DO YOU HAVE A FINANCIAL PLAN?

In today's ever changing financial world we are told we need a plan...So how does one go about constructing a solid evaluation of where we are at and what strategies would work for us to accomplish our financial objectives.

- 1) Collect your financial information (investment statements; pension documents; credit cards/debt obligations; mortgage information; your most recent Will and Power of Attorney).
- 2) Breakdown your average monthly income and payments
- 3) Write down realistic and thought-out goals, timelines, and future monetary requirements?
- 4) Would it be better for you to work at reducing your current debt or invest currently
- 5) Go through the "what if" scenarios to see how you and your current financial picture would look if the unexpected were to occur. Are you and your family protected?
- 6) Be realistic in your analysis and committed to taking steps toward greater financial freedom in your life.
- 7) Seek professional and informed financial input and direction with an advisor you feel good with and yet challenged by.

- 8) Commit (*some hate that word*) to learn more about your finances. No one cares more about your money than you do.

The need for proper and current planning is now. Times have and are changing; your planning should be as well. Make sure early in 2021 to analyze all your insurance coverages, investment portfolios, Will and Power of Attorney, current debt positions and other matters which could be impacted by a sudden unforeseen event. You, your family's and business's financial health and future hangs in the balance.

**Call us today to review YOUR plan -
306-684-1934**



Aaron Ruston
MBA, CFP, CSC, CFRE,
CEA, EOC, CPCA

Purposed
Financial Corp.



GUESS THE CELEBRITY?

(Hint: She is one of the highest paid actresses today and an Oscar-winner)

Let us know who is this famous celebrity as a child and you could

WIN a \$10 gift card

Each answer will be entered into a draw.

Last month's WINNER is:

Allison Cleave

It was... **Sylvester Stallone**

No purchase necessary. Contest open to everyone.



The Onwards Club

Local entrepreneur Taylor Drake is opening up the conversation about mental health with his entirely individual clothing line The Onwards Club, meant to unite and inspire the community to talk about mental health.

Drake launched the brand just over six months ago, fulfilling a long-time personal dream of creating a clothing line and embarking on a whole new project to speak up about mental health.

As someone who has experienced personal struggles with mental health, Drake wanted his brand to inspire positivity for others still on their own journey.

As a clothing brand, the Onwards Club currently stocks several different T-shirts, crewneck sweaters and hoodie designs for sale through its website — but there's more to it than just selling clothing.

Each piece of merch is custom-designed and printed by Drake in his home in Moose Jaw, and 10 per cent of every item sold is donated to the Canadian Mental Health Association. There is also an option on the brand's website to donate directly, without the purchase of any items.

The Onwards Club isn't just about being a business, it is to help prompt a more genuine conversation about mental health, and to let those living with mental health obstacles know that they aren't alone, while also offering an outlet to express their own experiences in a visual space.

**SHOP LOCAL
SUPPORT LOCAL**

**www.facebook.com/THEONWARDSCLUB/
Website: www.theonwardsclubco.com/
Email: taylorjdrake22@gmail.com**

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

RENTER/TENANT INSURANCE MYTHS



Tenant insurance is there to protect the belongings in your home and so much more.

There are many misconceptions when it comes to what tenant insurance is and what it covers. Some of the most common myths about tenant insurance are as follows:

I don't have enough stuff to get tenant insurance.

- Things add up fast! Your electronics, appliances, clothes and even food are all large expenses that can be protected under your policy.

My landlord's insurance will cover the damages to my belongings.

- Typically, a landlord's insurance policy only covers the physical building, not anything that's within your walls or another tenant's.

Personal belongings are the only things covered under tenant insurance.

- Tenant insurance can also cover damage to someone's property within your home. And, depending on the limits of your liability coverage, it can cover some or all of the medical expenses if someone happens to get injured on your property.

I can't afford tenant insurance.

- Tenant insurance can be incredibly affordable. Although pricing can always vary, some policies can cost as little as the equivalent to a couple cups of coffee at your favourite cafe.

We spend a lot of time and energy filling our living spaces with items that make it feel like home—it only takes one unexpected event to have it all stripped away.





Can You Spot 10 Differences?



Illustration from Vecteezy.com

ANSWER:

1. Top Monkey has no tail
2. Monkey has no flower
3. Skateboard wheel missing
4. Bushes Missing
5. Tree behind monkey missing
6. Unicorn monkey missing ear
7. Rockin horse missing handle
8. Helmet is green
9. Rockin horse base is purple
10. Monkey on slide is missing his tongue.



That's Funny

- Q: What does a cloud wear under his clothes?**
Thunderwear!
- Q: How does a cucumber become a pickle?**
It goes through a jarring experience!
- Q: What did one toilet say to the other?**
You look a bit flushed!
- Q: What musical instrument is found in the bathroom??**
A tuba toothpaste!

Bet you didn't know.....

- Are you terrified that a duck is watching you? Some people are. That is called anatidaephobia.
- 20% of all the oxygen you breathe is used by your brain!
- A typical cough is 60 mph while a sneeze is often faster than 100 mph

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

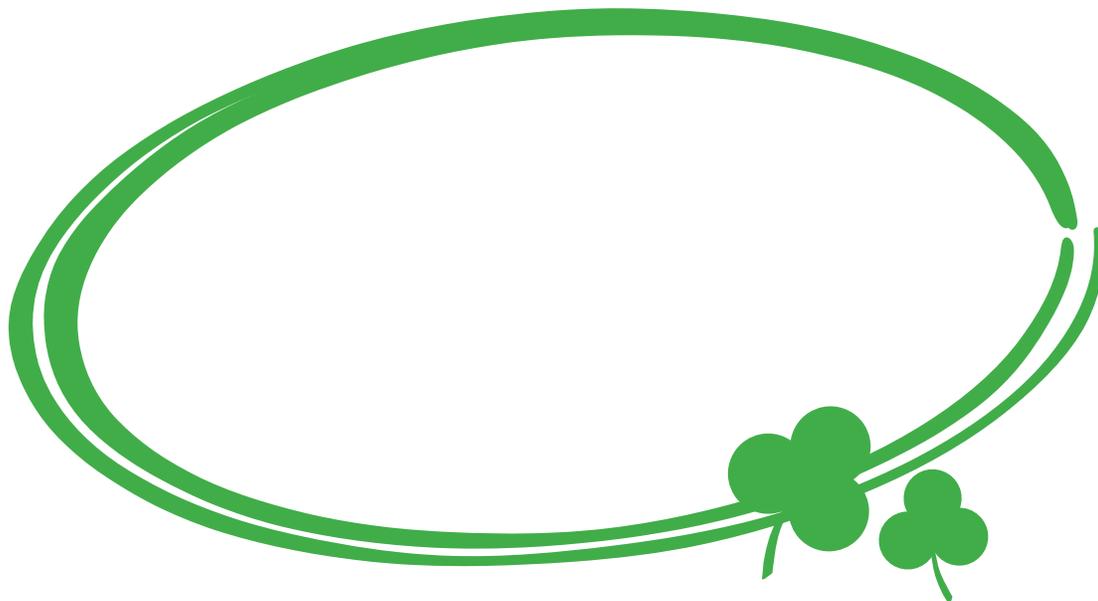
During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.

Plenty of Free Parking



Give us a Call Today!

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



YOU can be a 2021 Referral Winner!
Tell Your Friends & Family About Heritage Insurance and **You could be next month's Big Winner!**



12 CHANCES TO WIN AN IPAD, TV OR A VEHICLE DASH CAM