

Greg Marcyniuk's

INSURANCE UPDATE

May 2018

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

- **Top 10 Life Insurance Myths**
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Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00



Pictured is Matthew playing his first High School Junior Badminton League game. We're happy to sell Habitat for Humanity hammers at a cost of \$100 per hammer.

May - the Month for Mothers

Yes it's the time of year we show our appreciation to our mother and the mother of our children. I think there should be a day we celebrate monthly for all they do and continue to do throughout their life. *(This should get me a few brownie points but please don't tell Sheila)*

I appreciate all the positive comments I continue to receive from our new newsletter. I'd like to ask for your

continued ideas for articles in this newsletter as well. Thank you to all that have sent comments, your pet photos and entries into the guess the celebrity contest, it is truly appreciated.

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

Greg, Sheila, Matthew and Taco

P.S. Please join us in any of our Social Medias.



Heritage Insurance



Pet of the Month



May's Pets of the Month are **Lucy & Daisy** sent in by Sue Gardiner



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.

Pet Fact...

One survey found that 81 percent of cat owners let their felines sleep on the bed, compared to 73 percent of dog owners.

Personal risk management tips

THE 10 MOST COMMON LIFE INSURANCE MYTHS PART 2



This month we continue with part 2 of the ten most common life insurance myths and some of the largest misconceptions individuals have regarding the necessity of life insurance. Read on to learn.

Myth 6: Even if I quit smoking, I'll always be considered a smoker to insurance companies and be stuck paying a higher premium.

Most insurance companies consider you a nonsmoker if you've stayed away from cigarettes for at least a year. Even if the first six months were an accident because your spouse hid your cigarette packs, you can most likely get your premium lowered after a year.

Myth 7: Life insurance seems too good to be true.

It can seem that way, but it's not. Life insurance isn't like one of those free vacation spam emails—it's the real deal. As long as you keep paying the premium, you're covered, whether that is until your kids move out or until your home is paid off.

Myth 8: It is too much of a hassle to obtain life insurance.

Finding life insurance isn't as hard as you think. Getting a life insurance quote is quick and painless. All you need to do is provide basic information about yourself, including your height, weight, age and gender. Once you have a quote, you can choose the right coverage for you.

Myth 9: I get life insurance through my job. Why would I need more?

The life insurance you get through your job might not be adequate coverage. You should compare your family's living expenses with your coverage to see if it's sufficient to cover all of your family's needs. You should be thinking about future responsibilities as well, like being able to pay for your children's education after you're gone.

Myth 10: My mortgage lender provides me with coverage. Isn't that enough for me?

Your mortgage isn't the only expense your spouse or children will have to take care of if you pass away—there are cars, college education, food, medical expenses, funeral costs—the list goes on. Life insurance can cover those for you.

Have questions about *Your* Life Insurance Plan? Call our knowledgeable staff today 306- 693-7640



BUSINESS NEWS YOU CAN USE

RENTING A VEHICLE FOR BUSINESS USE.

RENTAL, SAFETY AND ACCIDENT PROCEDURES

If your business travel includes renting a vehicle, safety is a necessary consideration. The following provides information about leasing a vehicle, safely operating a rental vehicle and what to do in the event of an accident.

Basic Rental Procedures

- List both company and your name on the rental agreement.
- List company's business address, not your home address, on the contract.
- If physical damage coverage for company's commercial auto policy is not necessary, waive the coverage.
- Do not purchase gas from the rental agency. Rather, fill the vehicle prior to returning it.

When Driving a Rented Vehicle

- Use seat belts at all times. Let other workers ride with you only if the vehicle has a seat belt for each person.
- Before you begin driving, check your manual and become familiar with the vehicle's mirrors, lights, wipers, and other components, and make adjustments as needed.
- Do not use your cell phone while driving. If you receive a call, pull over at a safe location and return the call. Never text while driving.
- Always drive the speed limit.

- If you start to feel tired or drowsy while driving, stop and take a break.
- In bad weather conditions, slow down and drive cautiously. If the weather becomes too severe to drive safely, pull over at the nearest safe place and wait it out.
- Do not drink and drive.

In the Event of an Accident

- Stay calm. Do not argue with others involved in the accident.
- Call an ambulance if anyone is injured. Assist those injured but do not administer first aid unless you are qualified.
- Call the police. Do not discuss what happened with anyone except the police.
- Do not admit responsibility for the accident, or sign a statement.
- Do not disclose policy limits to anyone.
- Telephone in a report and fill out the company's "What to do in Case of a Claim" form.



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!**



Heritage Insurance



Russ MacDonald,
Financial Advisor

Our Customers Say It Best:

"I never worry about not being covered due to my own forgetfulness. Heritage looks after us!"

*Betty & Lorne Calvert,
Saskatoon, SK*

"Wonderful and helpful staff."

*Dennis & Pat Spanko,
Mazenod, SK*

"The people of Heritage have been incredibly helpful and supportive to me during a time in my life that was awful"

*Shelley Wicks,
Moose Jaw, SK*

5 CONSTRUCTION TRENDS FOR 2018



Preparing for the year ahead can set your construction firm up for success in 2018 while simultaneously helping you avoid major setbacks. In order to stay competitive, the following are five major construction trends for 2018:

1. **Technology advancements**—The construction industry is notoriously slow at adopting new technologies. However, firms may soon have no choice but to pivot their business practices, as 3D printing, cloud applications and drone usage will likely boom in 2018.
2. **Modular and prefabrication construction**—In 2017, modular and prefabrication construction grew in popularity due to its cost effectiveness and efficiency. This trend will likely continue in 2018, especially when you consider that material prices aren't expected to fall.
3. **An increased focus on safety**—The construction industry is consistently ranked as one of the most dangerous. Following higher levels of scrutiny, expect a continued focus on crafting better safety procedures and utilizing more safety technology.
4. **Continued labour shortages**—Labour shortages in the construction industry are nothing new and will likely continue to plague firms across the country. With a small pool of qualified candidates, firms may struggle to find enough skilled craft workers to meet growing demands.
5. **Sustainability**—Over the last few years, firms may have noticed a greater emphasis on green products and construction practices. Sustainability will be important throughout 2018, and companies that fail to consider their environmental impact may lose out on new projects.

Organizations can't always predict what factors will have the greatest impact on future business. However, with the above trends in mind, companies can avoid major risks and ensure they remain competitive throughout the year.

2018 INDUSTRY FORECAST

For 2018, forecasts for the Canadian construction industry have been somewhat positive. One report from Oldcastle Business Intelligence anticipates industry growth at 4 per cent, with specific sectors like residential construction showing stable increases.

However, uncertainty around the trading relationship with the United States is a major threat. If the North American Free Trade Agreement (NAFTA) were to fall through, the Canadian economy, including the construction industry, would suffer. In addition, construction and material costs across North America could increase up to 3 per cent.



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
- 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.

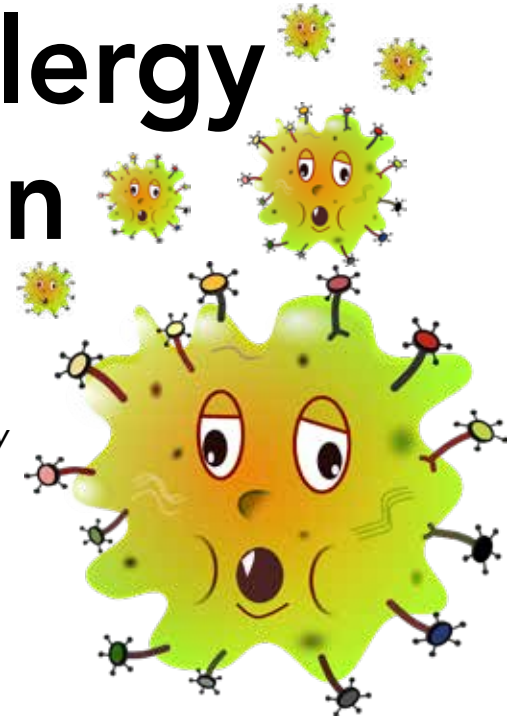
Thanks to all that submitted an answer.

April Winner:
Agnes Kleisinger

It was of course... **Tom Hanks**

No purchase necessary. Contest open to everyone.

Spring Allergy Alleviation



Springtime allergies are an annual nuisance for many people. Mould growth increases due to rain, many plants begin releasing pollen and spring-cleaning activities can stir up dust mites. To reduce your allergies, be sure to take the following steps:

- 1** Wash your bedding every week in hot water to help keep pollen under control. Wash your hair before going to bed, since pollen can accumulate in your hair.
- 2** Wear an inexpensive painter's mask and gloves when cleaning, vacuuming or painting to limit dust and chemical inhalation and skin exposure.
- 3** Vacuum twice a week.
- 4** Limit the number of throw rugs in your home to reduce dust and mould. Make sure the rugs you have are washable.
- 5** Change air conditioning and heating air filters often.

LIVE WELL, WORK WELL

Heritage Insurance In **YOUR** Community

Greg pictured with Kristie Payne from the Moose Jaw Skating Club. The Club has provided exceptional programs to the youth of Moose Jaw for 54 years. The club runs a full program of skating instruction from the CanSkate First Blades program to competitive and STARSkaters with goals of making the National Teams. The club is run by a volunteer executive who are dedicated to the success and enjoyment of skating for everyone involved.

Heritage Insurance is happy to support many community organizations!

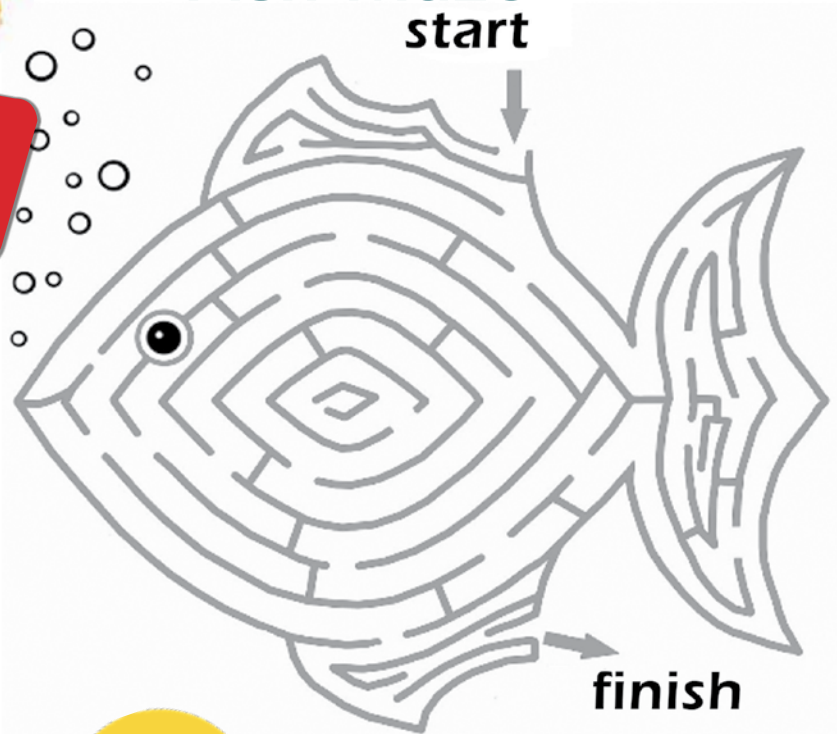




Can You Spot
6 Differences?



Fish Maze



That's Funny

- Q: How do the oceans say hello to each other?**
They wave!
- Q: What did one wall say to the other wall?**
I'll meet you at the corner!
- Q: What do you call a bear with no teeth?**
A gummy bear!
- Q: Where do cows go for entertainment?**
To the moo-vies!

Bet you didn't know.....

- It is impossible for most people to lick their own elbow. (try it!)
- A crocodile cannot stick its tongue out.
- A shrimp's heart is in its head.



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100A Fairford St W
Moose Jaw SK S6H 1V3



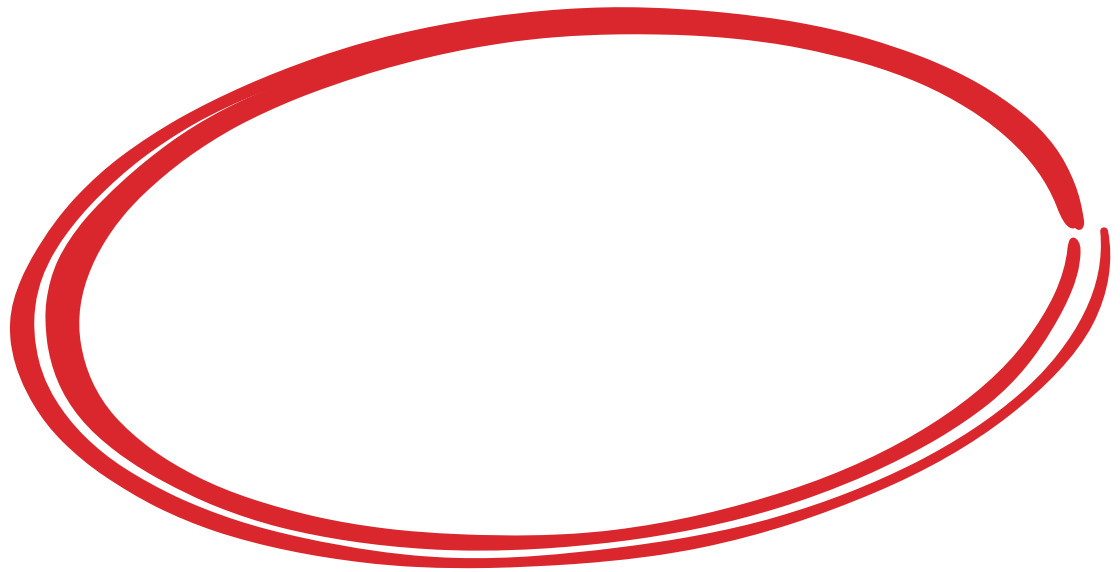
Sarah Lang

Your

**Risk Management
Specialist**

Give me a call to
discuss your needs.

306-693-7640



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

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Plenty of
Free Parking



**Give us a
Call Today!**

