

Greg Marcyniuk's

# INSURANCE UPDATE

May 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,  
Agency Owner

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## 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.



Happy Birthday Sheila



Beautiful Spring Sunset at the lake



Social distancing at the office

# MAY IS THE MONTH FOR MOTHERS

This is the time of year to pamper our Mothers for all they do and have done over the year. This year is one that they especially need to be pampered as they've been putting in extra time for everyone. I know they all deserve it and please take the time to show your appreciation for being there during these interesting times.

I'd like to thank all our clients for their understanding in keeping our office closed to the public at this time. Please remember that we're still open to answer the phone, email and providing everyone with the best customer service possible.

I'd also like to say a special thank you to all our staff and say I'm so fortunate to be working with quality people.

*Thank you for choosing Heritage Insurance, please stay safe and healthy.*

**Greg, Sheila, Matthew & Taco**



Heritage Insurance



# Pet of the Month



April's Pet of the Month is

**Alfalfa & Kevin Bacon**

sent in by

Karla Olivares-Meza



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](mailto: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.



## SPRING HOME

# MAINTENANCE TIPS

It's a welcome time of year following a long winter, but springtime brings a new set of responsibilities that you should be aware of in order to keep your home in good shape.

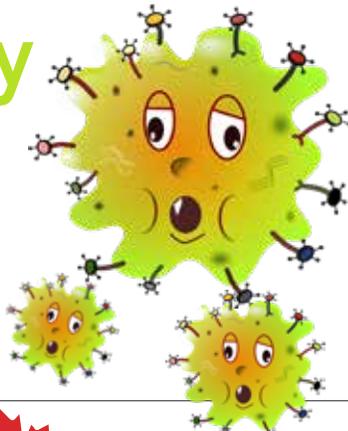
Consider these home maintenance tips as you gear up for spring:

- Check your gutters—Inspect gutters or downspouts to ensure the spring rains will be properly drained away from your home to avoid flooding or water damage.
- Inspect the roof—Check your roof for any signs of warping, cracking or loose shingles or tiles. Inspect any flashing around chimneys, skylights or vents, and replace any damaged materials. If necessary, hire a licensed roofer to make the repairs.
- Seal windows and doors—The cold winter weather can loosen, harden and crack seals around windows and doors. Inspect these areas and make the necessary repairs to help keep water and unwanted pests out of your home and reduce summer cooling costs.
- Fix concrete cracks—Take the time to inspect your driveway, sidewalk and other paths on your property. The freezing and thawing that comes with changing seasons can cause plenty of damage to concrete and asphalt.
- Beat the heat—Even though the rising temperatures are welcome now, come summer, you may need some relief. Plan ahead and have a qualified heating and cooling professional check on your air conditioning system now so that it is ready to operate at peak efficiency.

Owning a home means that there is a constant need for upkeep and maintenance. As such, it's important that you know which challenges and tasks should be prioritized and when.

## 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:*



- 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.
- Wear an inexpensive painter's mask and gloves when cleaning, vacuuming or painting to limit dust and chemical inhalation and skin exposure.
- Vacuum twice a week.
- Limit the number of throw rugs in your home to reduce dust and mould. Make sure the rugs you have are washable.
- Change air conditioning and heating air filters often.





## WE'RE STILL OPEN!

Another month has passed and as we all settle into this 'strange new normal' we just want to take the time to thank YOU, our WONDERFUL customers, who have supported us, during this time, by not coming into the office and embracing the use of our phone and online services. We DO REALLY miss seeing your face and having our chats. Our staff are ALL healthy and are available to help you, on the phone or online, with all your insurance transactions and questions.

### Our daily hours are:

**Monday - Friday, 8:30 am – 5:00 pm**

**Saturday 9:00 am – 4:00 pm.**

In order to help our clients that cannot pay over the phone or online...We will now be able to accept and process transactions using the TAP option on your debit card... THROUGH THE FRONT DOOR at our office. To be clear – the door will remain closed but clients can still use their debit cards with the tap option.

Clients can use their tap option up to two times, up to a maximum combined limit of \$250.00... provided that they have not used their tap elsewhere that day prior to the transaction here...for example – a client can process a transaction for 187.00, it would need to be two taps (1) for \$100 and (1) for \$87.00

**By now, you all know the drill...wash your hands, stay isolated, stay healthy and stay safe.**

# HAVE YOUR INVESTMENT BALANCES DROPPED?

- **Do you know you can use this downturn to YOUR ADVANTAGE?**
- **Do you know potential tax rule changes could greatly impact YOUR INVESTMENTS?**

Whether you are looking to provide for and protect your loved ones through cost effective life and disability insurance or ensuring the investments you have built up are protected and continue to grow. Your financial picture is rapidly changing. Are you? You need to know what to do at every turn in your journey.



**Let's talk.**

**Contact Aaron for all your STRATEGIC FINANCIAL PLANNING.**

**CALL: 306-684-1934**

## 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  
Qing Zhang**

Qing chose  
the iPad



**Colleen Statler, C.A.I.B**  
**Chief Operating Officer**

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

## Our Customers Say It Best:

"Easily some of the best customer service out there! They always go above and beyond and always consistent. Just when I think they can't get any better they surprise me and go one step further!"

*Travis Barsy, SK*

"Heritage insurance takes care of all my insurance needs, I never have to worry about a thing"

*Karen Legler, SK*

"Always a friendly smile there. You feel good when you leave."

*Murray Selby, SK*



# MAINTAINING MENTAL WELL-BEING DURING A QUARANTINE

In response to the coronavirus disease 2019 (COVID-19) pandemic, the Public Health Agency of Canada and the World Health Organization have recommended that individuals who may have been exposed to the disease self-quarantine at home for 14 days. In addition, public health officials are recommending that healthy individuals practise social distancing, staying at home to help prevent the spread of COVID-19.

Following the advice of public health officials can help stop the spread of COVID-19, but if you don't take proper precautions, your mental well-being could suffer while you're quarantining.

**If you're self-quarantining or practising social distancing, keep the following tips in mind to maintain your mental well-being.**

### Maintain a Routine

One of the best things that you can do to preserve your mental well-being is to stick to a routine. For example, if you're used to going to the gym before work, try to wake up early and get an at-home workout in before you go to work or start your workday from home. Maintaining as much normalcy as possible with your daily routine can help keep your mood as lifted as possible, and prevent boredom and distress from taking over.

If you have children that will be at home now, it's also important to create a routine for them. Whether they are practising virtual learning with their schools or if they will just be home, you should implement a structured schedule for them so they know what your expectations are. Try to limit as much screen time as possible and incorporate learning activities throughout the day.

### Get a Good Night's Sleep

This suggestion goes hand-in-hand with sticking to a routine. While you're at home, it can be easy to go to bed or sleep in later than you typically would. Breaking your normal sleep routine can have negative effects on your overall mental well-being, so you should try to stick to your typical schedule as much as possible.

### Spend Time Outside

Unless health officials give you explicit instructions to stay in your home no matter what, try to get outside periodically throughout the day. This could involve going out in your backyard or taking a walk around the block, but shouldn't include going to a park or other areas where large groups of people may be.

Being outside helps to promote higher vitamin D levels, a vitamin the body makes when skin is directly exposed to the sun. Many people are deficient in vitamin D, so exercising outside can be a great way to correct that.

**If you have concerns about your mental well-being while you're in quarantine, please contact your mental health professional or find and contact your nearest Canadian Mental Health Association branch here:**

**<https://cmha.ca/find-your-cmha>**



# 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



## Support Your Local Businesses During This Trying Time.

Many of the small businesses we count on for services are closed. We want our local business owners to survive, so here are few suggestions on how you can help keep them afloat during this trying time.

**Gift Cards:** You can purchase a gift card from a local business, while the holiday season seems far off, it will be upon us in no time. Purchasing gift cards now can provide critical cash flow for a struggling local business.

**Online Shopping—Go Local:** Many of us, even those of us who are working from home, have more time on our hands for online shopping. We encourage you to buy from your local businesses as much as possible rather than through Amazon.

**Order In:** Many of your favorite local eateries are offering food delivery services. Try a new restaurant from your

neighborhood. The more you order in, the more likely the business will still be there when the outbreak is under control.

**Tippling:** Rather than tipping the standard amount, go bigger.

**Schedule Future Services:** If you schedule services in the future, a local business can have some confidence that they will be able to survive this challenging time.

**Help Your Helpers:** If your cleaning service, hairdresser, piano teacher, is unable to provide services right now, consider continuing to pay them. Your payments could be what that person counts on to survive.

**Share On Social Media or leave a review:** You can help your local businesses by posting something positive about them on Social Media with a photo of your purchase and why you love it. The world's best advertising: *word-of-mouth*.



## 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.

Last month's WINNER is:

**Bonnie New**

It was... **Julia Roberts**

No purchase necessary. Contest open to everyone.



## SHOP LOCAL Schultz Electric

Founded in 1998, Schultz Electric is located in Moose Jaw and provides electrical service to commercial, Industrial, residential and all farming needs big or small, new construction and renovations, tenant improvements, service upgrades, exterior, interior lighting, data lines, circuits installation, retrofits, service installations, trenching and customized audio, video, home automation and alarm services, air conditioning, furnace and fireplace connections.

They have the ability to quickly and accurately diagnose any electrical work required. Their experienced estimators, project managers and technicians provide the expertise to ensure your electrical project is completed on time, on budget and up to code.

Schultz Electric has also been supplying and installing full solar system for homes, farms and commercial applications. They have worked close with many solar companies and have exclusively done all of Sycamore Energy's installs in Saskatchewan, which is one of the major players in North America..

When you have a situation that requires a professional electrician, you can feel confident in calling on Schultz Electric for help.

**Contact us today! 306-692-3637 [schultzelectric@hotmail.com](mailto:schultzelectric@hotmail.com)**

## Heritage Insurance In **YOUR** Community

Moose Jaw's premiere skating club, teaching skaters the skills they need while enjoying their experience on the ice. The Club has provided exceptional programs to the youth of Moose Jaw. 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 and committed to the success and enjoyment of skating for everyone involved.

**Heritage Insurance is happy to support many local community organizations.**



Kathy pictured with Liana Noble of the Moose Jaw Skating Club.





## Can You Spot 10 Differences?



ANSWER:

1. Girl has yellow hair 2. Dad's pants are brown 3. Log in fire missing 4. Boy missing eyebrows 5. Yellow Dino missing from book 6. Fire is smaller 7. Tent has no centre support 8. Moon Colour 9. Extra star in sky 10. Tree in front of Moon leaning.

## Will all the animals get their favourite snack?



## That's Funny



**Q: What sound does a witches car make?**

*Broom Broom!*

**Q: What did the drummer call his twin daughters?**

*Anna one, Anna two!*

**Q: How did Darth Vader know what Luke got him for Christmas?**

*He felt his presents!*

**Q: If I tell dad jokes, but I don't have any kids!**

*Is that a faux pa.!*

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

- Dogs have two different air passages, one for breathing and another for smelling. This allows them to store scents in their nose, even while they are exhaling!
- There are more than 125 billion galaxies in our universe. Our galaxy has about 100-400 billion stars!
- A lightning strike can reach up to 54,000 degrees Fahrenheit (30,000 degrees Celsius). This is six times hotter than the surface of the sun. A lightning bolt may look huge, its actual size is as long as a ballpoint pen

**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

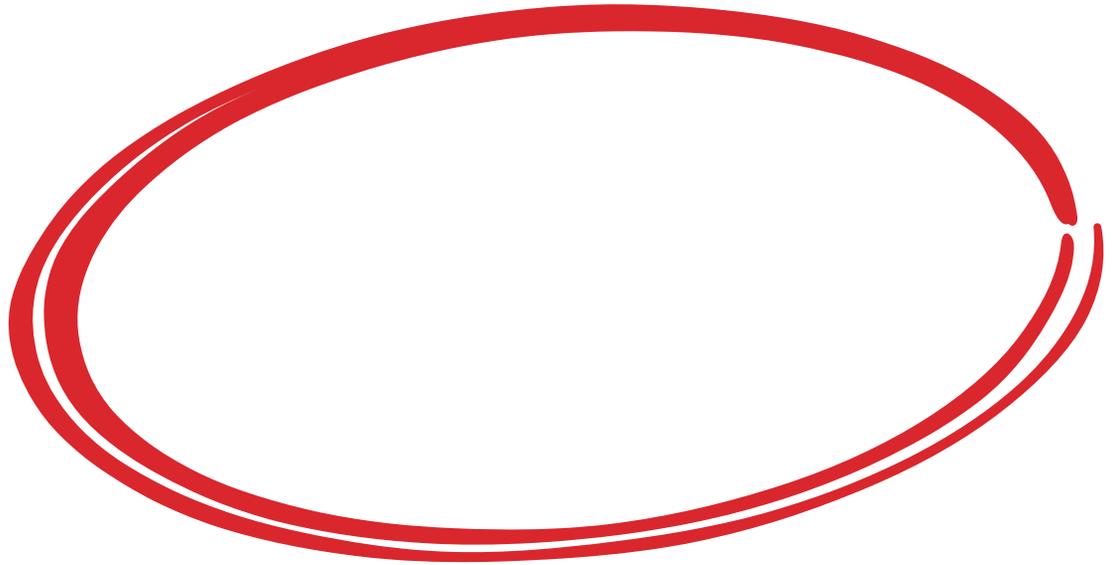
During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.

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 2020 Referral Winner!**

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



JANUARY



FEBRUARY



MARCH



APRIL



MAY



**This could be YOU!**

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**