

Greg Marcyniuk's

INSURANCE UPDATE

NOVEMBER 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



Thanksgiving with Family and Friends



Matthew's last ski of the season

NOVEMBER THE MONTH TO REMEMBER

I'm always moved by the month of November, it truly is a month to say thank you to those that served and are still serving. Please take the time to think of those that sacrificed so much so that we're able to live the way we do today in the most amazing country in the world.

I hope you enjoy this month's newsletter because it's filled to the brim with awesome articles for you to read, use and share as you wish.

Please be safe out there and as always thanks for choosing Heritage Insurance.

Greg, Sheila, Matthew and Taco



Heritage Insurance



Pet of the Month

November's Pet of the Month is

Lily

sent in by **Nolan and Marcus**



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.

Animal Facts...

- A snail can sleep for three years.
- Slugs have four noses.
- It takes a sloth two weeks to digest its food.
- A cow gives nearly 200,000 glasses of milk in a lifetime.

PREVENTING DISTRACTED DRIVING WHILE AT WORK



Did You Know?

If you drive a company vehicle or need to drive as part of your job, recent studies have found that talking on a cell phone while driving impairs one's ability EVEN MORE than driving while intoxicated.

To minimize risks while driving:

- Do not talk on your cell phone or use the text messaging feature.
- If you absolutely must conduct a conversation use a hands-free device and speed dial.
- Never touch up your makeup or hair in the rear-view mirror.
- Limit your conversations with passengers and ask them to keep their voices down so you can concentrate.
- Do not smoke while you are driving, as you will probably pay more attention to not burning yourself or putting out the cigarette than driving safely.
- Only adjust the radio or CD player when you are completely stopped.
- Do not eat or drink while driving.
- Avoid reading maps or directions. Instead, pull into a parking lot to get your bearings and determine where you need to go next to reach your final destination.
- Do not take notes or search for phone numbers.
- Never use a cell phone (even with a hands-free device) in bad weather, work zones or heavy traffic.

Safety First

Allowing yourself to become distracted while driving can lead to dangerous, and even fatal, consequences. Be a responsible motorist and make paying attention to the road your number one priority when you're behind the wheel.

LIVE WELL, WORK WELL



BUSINESS NEWS YOU CAN USE

WINTER WEATHER LIABILITIES



If you deal with either commercial or residential property, you are responsible for the side effects of winter. In legal terms, snow and ice are the same as any other hazard presented on a property, and just like any other hazard, property managers can be held liable if they cause injury. To avoid litigation resulting from winter injuries, it is important that you are vigilant in your snow and ice removal efforts.

Recognizing and Preventing Hazards

Winter brings a variety of hazards that you need to prepare for; however, slips and falls are by far the most common injury associated with winter weather conditions. Diligent snow and ice removal can go far in keeping walkways and parking lots safe.

Not all winter hazards are under foot, however. Icicles, along with other accumulations of frozen or heavy snow above walkways and building entrances, can cause serious injury if they fall on those below. Remove icicles and other buildup as soon as possible.

Performing preventative maintenance in the summer and fall can also keep you prepared for winter storms. Make sure eaves are properly installed, and check that downspouts are aimed away from walkways to stop freezing water creating a hazard due to cooler night-time temperatures.

Transferring Responsibilities to Tenants

For smaller residential rentals, such as single family homes or duplexes, the responsibility for snow and ice removal is commonly accepted by the tenant. Make sure responsibility is clearly established, the lease should include a provision citing the tenants as responsible for any snow and/or ice removal.

Contracting Snow Removal

First, make sure the contractor has sufficient resources to meet your demands. It is important that they can be on-site quickly after, or even during, a snowfall to make sure walkways and parking areas are cleared.

Second, make sure the company you hire carries the proper insurance, covering both its operations and its employees. The last thing you want is to end up being liable for a worker's injury when liability for injury is the very thing you were trying to avoid. Hiring a removal service does not absolve you of liability. If the company you hire does not show up at all, you are still the party responsible for any injury resulting from a winter hazard.

For additional questions on your risks and exposures, or on appropriate coverages to protect you from liability, contact Heritage Insurance Ltd today.

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:

"Everyone is very friendly & helpful, even if I phone with a question."

Colleen & Craig Lawrence,
Moose Jaw

"Prompt Service & Answers. Easy contact when out of town."

Henry Goertzer,
LaRonge

"I get the impression that you genuinely want my business, quick email & phone call responses."

Denise Lake,
Moose Jaw



PREVENTING FROZEN PIPES

Did You Know?

One of the messiest and most costly homeowner repairs is fixing a burst frozen pipe. Water from a burst pipe can cause damage to carpeting, short out electrical appliances and ruin furniture. Luckily, there are several products on the market that offer some security against these nightmares.

Spray Foam – Foam is sprayed into the wall to fill cavities around pipes when the temperature cools.

- Foam insulates walls and blocks airflow.
- Make sure you also caulk exterior joints on the outside wall near pipes.

Heat Tape –

- The tape plugs into a grounded outlet and is then spiral wrapped around pipes.
- Tapes have built-in thermostats that automatically call for power when the temperature drops near freezing.
- When the temperature rises, the power cuts off.

In-pipe Heating Elements – Devices are placed in water and sewer pipes and conduct heat directly into the pipe as needed.

Valve Units – Products are screwed onto taps (usually outside) and prohibit water from going through when temperatures are too low.

- The valve sensor detects low and high temperatures.
- When the low temperature is detected, the sensor opens a valve to produce heat.
- As the temperature rises, the valve closes.

Safety First

Water expands as it freezes and puts significant pressure on the metal or plastic pipes that hold it. Pipes that are exposed to extreme cold can burst when water expands; these include outdoor hose bibs, swimming pool supply lines, water sprinkler lines and water supply pipes in basements, attics and garages.



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
- Snowmobile 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.

October Winner:

Jenna Drinnan

It was... **Anne Hathaway**

No purchase necessary. Contest open to everyone.



YOUR CAR AND WINTER

Cold temperatures make it difficult for engines to work properly, snow limits tire traction and salt causes rust and gravel pits on the exterior paint. This is why it is a good idea to protect your car during cold months by winterizing your vehicle before the beginning of the season.

Consider these car winterizing suggestions before the temperature drops:

- **Place snow tires on your vehicle** - Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- **Check your tire pressure** - Cold cause tire air pressure to drop.
- **Check your car battery** - Extreme temperatures can cause your vehicle's battery to operate at less than 50 per cent. If your battery is over three years old, have it tested.
- **Check the antifreeze mixture** - The ideal mixture of antifreeze and water in your radiator is 50:50.
- **Check your four-wheel drive system for malfunctions** - Check that your system engages and disengages properly and does not make any unusual noises when you start it.
- **Change the oil in your engine and check the viscosity grade** - To reduce the risk of problems with your engine oil, place thinner oil in your engine before the cold weather season.
- Have belts, hoses, wipers inspected and refill wiper fluid
- Place a roadside emergency supply kit in your car.

Safety First

The winter may be hard on you: Dry skin, brittle hair and an increased risk of colds and the flu. It is also hard on your vehicle. Take the necessary steps to protect your car to ensure that it will last the entire season long!

Heritage Insurance In **YOUR** Community

Our Royal Canadian Legion is committed to making a difference in the lives of Veterans and their families, providing essential services in our community, and remembering the men and women who sacrificed for our country.

Heritage Insurance is happy to support many community organizations!



Greg presenting cheque to Ron Bruck, for the Royal Canadian Legion Branch 59





Kids Zone

Can You Spot
8 Differences?



ANSWER:
1. Snowflake missing top left. 2. Penguins from-Form missing. 3. Snowmans from-Form missing. 4. Penguin wing is missing. 5. Girls Eye brows missing. 6. Snowmans button missing. 7. Snowmans smile missing. 8. Snow on window ledge missing.



Can You help
Buzz find
his way to
the flower?



That's Funny



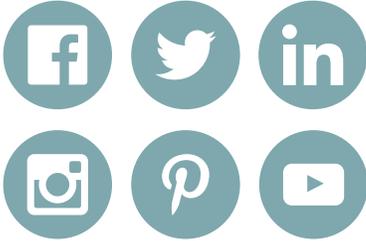
- Q: Why is it so windy inside a sports arena?**
All those fans.
- Q: Why can't Cinderella play soccer?**
Because she's always running away from the ball.
- Q: What do cows read?**
CATTLE-logs
- Q: What did the volcano say to his wife?**
I lava you so much.

Bet you didn't know.....

- The "sixth sick sheik's sixth sheep's sick" is believed to be the toughest tongue twister in the English language
- In the course of an average lifetime, while sleeping you might eat around 70 assorted insects and 10 spiders, or more... **YUCK!** I'm never going to sleep again.

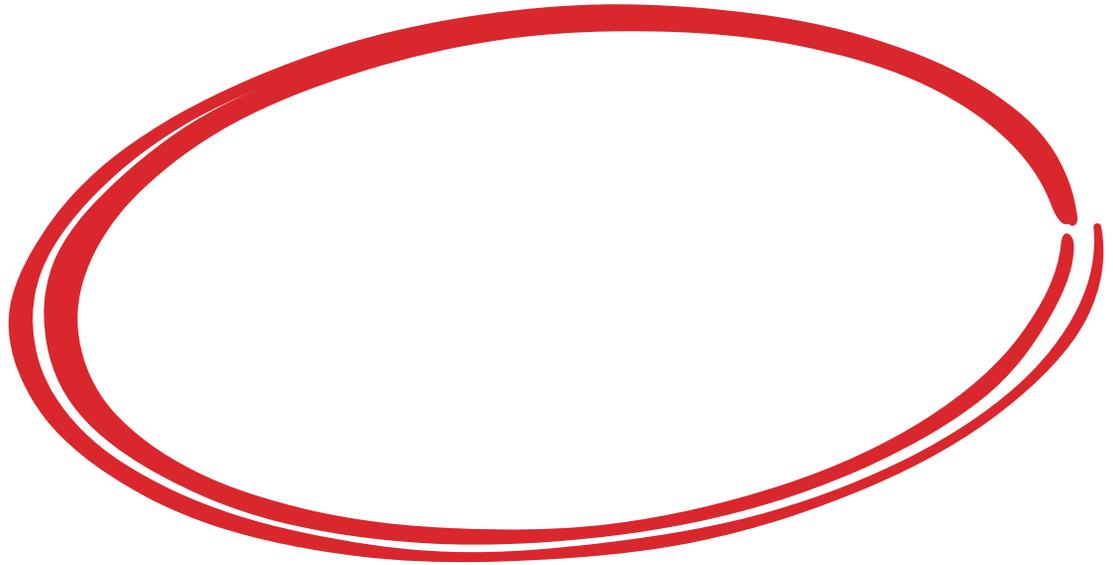
DON'T FORGET!

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



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

also check out our Google 5 Star Reviews
 ★★★★★



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!

