



Greg Marcyniuk's

# INSURANCE UPDATE

NOVEMBER 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,  
Agency Owner



Getting up off my seat with a new stand up desk.



We have had some beautiful sunsets over the lake this Fall.

## What's Inside:

- Protect YOUR home ....page 2
- Referral Winner! ....page 3
- Online Shopping Tips ....page 4
- Why Shop local? ....page 6
- Kid Zone ....page 7



# NOVEMBER TIME TO REMEMBER

**In November, we all say THANK YOU to those that have served and are still serving in our Military. 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. It is filled to the brim with awesome articles for you to read, use and share as you wish.

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

Greg, Sheila, Matthew and Taco



## 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.



Heritage Insurance



# Pet of the Month



## DEXTER

sent in by

Chad Ferreira



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](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.



## SAVING ENERGY Tips for Winter

### Install a Programmable Thermostat

A programmable thermostat can be set to automatically turn down the heat while everyone's at school or work all day and in bed at night. This avoids the more extreme (and costly) swings that often come with manual adjustments. Smart thermostats like the Nest will even send owners a monthly report detailing energy usage.



# PROTECT YOUR HOME OR BUSINESS FROM BURGLARS

It is an unfortunate reality that there continues to be people in our own city who will break into your home or business and steal your stuff.

### Crime statistics

- A residential break-in happens every 90 seconds in Canada.
- More than 80% of break-ins occur during daylight hours.
- Most illegal entries are made by amateur burglars without the use of sophisticated tools.
- Most burglars enter through a basement or ground-floor door or window.
- Most burglars rely on concealment, speed and force to gain entry to a building.

### Crime prevention tips

To best protect your home, look at it from a burglar's perspective. What are the vulnerable parts? Burglary is almost always a crime of opportunity. Reduce your odds of being affected by crime by taking some preventative steps.

### Securing your premises

There are many things that you can do to the exterior of your building or in your yard/compound to deter burglars and make it more difficult to force entry.

- Keep your shrubbery cut back so it doesn't block windows and doors.
- Illuminate as much of your property as possible.
- Exterior doors should be solid, not hollow. Metal doors provide the best protection against forced entry.
- Use a fencing style that won't conceal a burglar's activities. Remember, if you can't see out, others can't see in.
- Secure any glass that is less than 100 cm or 40 inches from a door lock. Either coat exterior

glass with an acrylic or polycarbonate to strengthen, or replace it with laminated or tempered glass.

- Door hinges that are on the outside should have a non-removable centre pin that can't be tampered with.
- Install deadbolt locks.
- Place hinged security bars over windows.
- Pin sliding patio doors together when closed.
- Ensure that a burglar cannot access the roof from high trees or a ladder left outside.
- At home, especially after Christmas, the empty boxes on the curb reveal what wonderful new toys you have. Break down the boxes and conceal them in the recycling or trash bins.

There is no perfect deterrent to protect your premises against a burglar. However, statistics show the chance of being broken into is significantly reduced if you have a 24-hour monitored alarm system. Alarm systems can also monitor smoke, fire, carbon monoxide and water leaks, getting help there sooner, minimizing damage and danger.

### What not to do

- Don't install a nameplate outside of your home with your full name. A burglar can use this information to find your number in the phone book and call to see if you are home.
- Don't leave a note on the door or in the mailbox telling a friend or family member that you aren't home.
- Don't leave spare keys in an obvious place such as the mailbox or under a door mat.
- Don't leave cash and handbags in plain sight.
- Don't leave any doors unlocked when you are at the other end of your home or in your yard.

*Upon the discovery of a break-in, and after the incident has been reported to the police, you should contact your insurance broker to arrange a time to meet with an adjuster.*





# 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.

This month's  
**BIG WINNER!**

**2020 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  
JUSTIN EDDISON**

Justin chose  
the Big Screen TV



**Heritage Insurance**



**Jenica Petrisor**  
Customer Experience Specialist

**(306) 693-7640**

[Jenica@heritageinsurance.ca](mailto:Jenica@heritageinsurance.ca)

## Our Customers Say It Best:

"I always enjoy stopping in at Heritage. It's very convenient. The people there are friendly, helpful and efficient."

*Pat Rininsland,  
Moose Jaw, SK*

"The staff and service at Heritage Insurance is always phenomenal and way above par!"

*Jacqueline Henry,  
Moose Jaw, SK*

"Very courteous and helpful"

*Kathy Hrisook,  
Caronport, SK*



# ONLINE SHOPPING SAFETY TIPS

Cyber Monday has become known as the biggest online shopping day of the year, with companies offering discounts galore to entice customers. However, it's also a day that scammers hope to use to their benefit by trying to lure in victims with offers that sound too good to be true. From fraudulent auction sales and gift cards to phishing and social networking scams, cyber schemes are ever-evolving and, unfortunately, still successful. Stay safe while buying online this Cyber Monday and into the Christmas Shopping period:

- Purchase merchandise only from reputable sellers, and be suspicious of websites that do not provide contact information; also be wary if the seller only accepts wire transfers or cash.
- Do not respond to or click on links contained within unsolicited (spam) email.
- Be cautious of emails claiming to contain pictures

in attached files; the files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.

- Sign in directly to the official website for the business identified in the email instead of linking to it from an unsolicited email. If the email appears to be from your bank, credit card issuer or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are encouraged to act quickly or there is an emergency that requires your attention, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- **REMEMBER—if it looks too good to be true...it probably is.**

## MYTH OR FACT?

**When it comes to insurance, there can be a lot of misinformation floating around about what is and isn't covered. We're here to help clarify things for you. Below is a list of some of the most common myths about insurance, and the truths behind them.**

**Myth: All traffic infractions will increase my rate**

**FACT:** It depends on the type of infraction and number of traffic convictions, combined with other rating factors, as to whether or not your insurance premium will be affected. Serious charges, such as speeding and distracted driving, will result in penalties. But parking tickets, for example, don't appear on your driver's abstract and won't affect your insurance rate.

**Myth: Red vehicles are more expensive to insure**

**FACT:** The price of your auto policy is based on factors such as the make, model, body type, engine size, age of the vehicle, and where the vehicle is located (rural/urban, density of nearby roads, crime, etc.). The colour of your vehicle, however, is not one of those factors.

**Myth: The most common property claim is for fire damage**

**FACT:** Actually, you're more likely to have damage from a water or sewer back up problem than a fire. Approximately 60% of claims are water-related. Even if you don't live near a river or a lake, heavy rainfall can cause damage in urban and rural communities.

**Myth: My home insurance covers all my work related property while I remotely work from home.**

**FACT:** This is a common myth. You do have 'some' coverage, but, it is very limited. Please talk to your broker about this to be sure you are in fact covered.

**Myth: My unlicensed car is covered under my property insurance policy when I store it in the garage**

**FACT:** When it comes to storing your unlicensed vehicle in your garage, you are not covered under your home insurance policy...the same is true for your collection of car parts. These would both need to be listed under your personal policy.



# 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



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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!



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## GUESS THE CELEBRITY?

*This month is a bit harder...*

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:

**Brenda Molter**

It was... **Macaulay Culkin**



## SHOP LOCAL

## YOUR DOLLAR STORE WITH MORE



**Welcome to our new location.** We have almost doubled our size, to create a 6000sqf environment where shopping is once again fun. Our new store is well organized, spacious, bright, clean... and always stocked with all the items you're looking for!

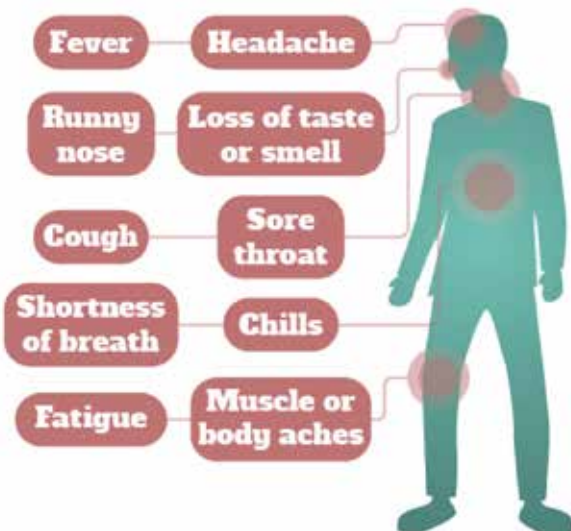
You and your family will discover new treasures every week in our expansive product departments, including beautiful home decor, newly arrived bed sheets, dinnerware, glassware, cleaning supplies, snacks, foods, health and beauty items, toys, gift bags and wrap, party supplies, stationery, teaching supplies, books, seasonal décor, an expanded craft section, and more!

We carry everything you will need for every day, every holiday, and we fill balloons with helium for every occasion. *Come check out our new store...you'll be glad you did.*

**1251 Main St North, SK S6H 6M3**

**Phone: (306) 693-2266**

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.



## COVID-19 vs. Flu vs. Cold—Which Is It?

As expected during the pandemic, every cough, sneeze or throat tickle may give you cause for concern. Many symptoms of the common cold, the flu and COVID-19 are similar—making it difficult to distinguish between them. Different viruses cause each of these illnesses, which means there are different symptoms.

- **COVID-19**—The most common three symptoms to keep in mind are fever, dry cough and shortness of breath. Check out the infographic to the left for additional symptoms.
- **Flu**—If you feel fine one day and miserable the next, it may be the flu. Common symptoms include cough, fatigue, fever or chills, headaches, body aches, runny or stuffy nose, sore throat, vomiting and diarrhea.
- **Common cold**—Most importantly, you won't have a fever with a cold. Typically, symptoms of the common cold come on gradually, and may start with a sore throat or irritated sinuses.

**One key difference between the illnesses is a symptom of COVID-19 — shortness of breath.** If you are concerned about your symptoms, call your doctor. The only way to confirm your illness is to get tested.





# Can You Spot 10 Differences?



ANSWER:

1. No Steam in Crater 2. No Panel on Rocket Door 3. No Red Ball on Dish 4. Only One Hand is Missing 5. Small Island Missing on Earth 6. Girl Has Yellow Hair 7. Boys different colours 8. No Top Patch on Rocket 9. Rope is Missing 10. Lights on Space suit are

Help BUZZ get back to his Rocket.



## That's Funny 😄

- Q: What did the big flower say to the little flower?"?**  
*Hey, Bud!*
- Q: What did the volcano say to his wife?**  
*I lava you so much!*
- Q: Which building has the most stories?**  
*The library!*
- Q: "What do you call a cow with no legs?**  
*Ground beef!*

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

- The world's longest French fry is 34-inches long.
- One million Earths could fit inside the sun!
- While pandas sometimes eat fish or small animals, 99% of their diet is bamboo
- The record for the long jump is held by Mike Powell: 29 ft. + 4 inches. That's like jumping the length of two minivans!
- A human body contains almost 100 trillion cells.
- Your blood is as salty as the ocean

**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

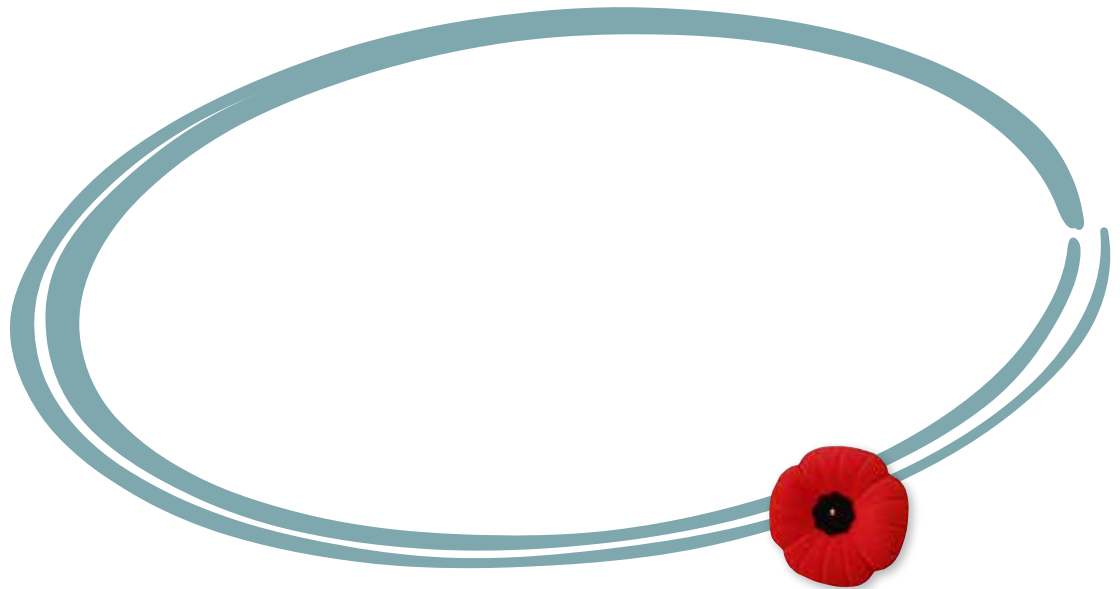
During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.

Plenty of Free Parking

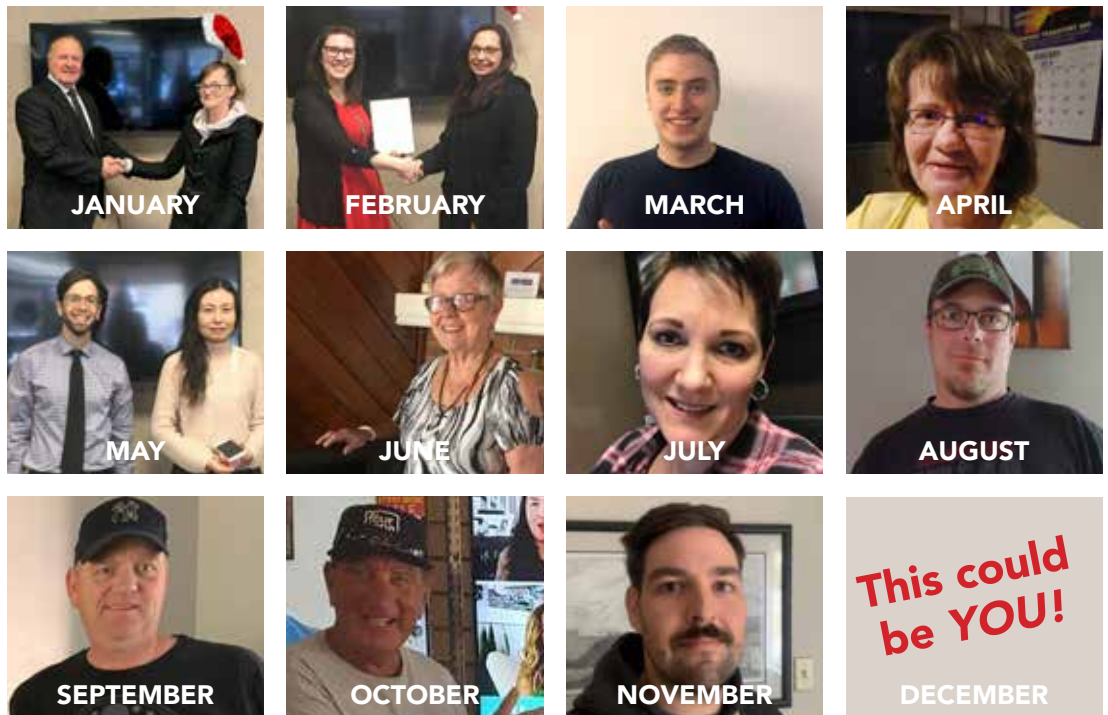


**Give us a Call Today!**

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



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