

Greg Marcyniuk's

INSURANCE UPDATE

October 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

Bountiful Harvest



Taco wants
treats too, it's
just not fair!

OCTOBER is the month to be THANKFUL

This being the month to be thankful for, I find it's also a great time reflect on the past year. I'm thankful for my family, friends, an awesome staff that I'm proud to work with and of course the privilege of having amazing client such as yourself.

This month's newsletter has a lot of great articles for everyone. Also, I want to say thank you for all the continued positive feedback, pet submissions (*please keep them coming*) and guess the celebrity submissions.

Please feel free to share this with friends and family. As always thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew and Taco



Heritage Insurance



Pet of the Month

October's Pet of the Month is

Zoe...the pig

sent in by Skye



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...

- The closest living relatives to the Tyrannosaurus Rex are chickens
- A snail can sleep for three years.
- A cow gives nearly 200,000 glasses of milk in a lifetime.
- Giraffes have no vocal chords.

BENEFITS OF EQUIPMENT BREAKDOWN INSURANCE



Companies need safe and working equipment to operate efficiently and generate revenue. In fact, some organizations rely exclusively on a few pieces of equipment to run their entire business. Following a breakdown, major losses can occur, and many organizations turn to equipment breakdown insurance (sometimes referred to as boiler and machinery insurance).

Equipment breakdown coverage is a form of property insurance designed to protect a company's mechanical, electrical and computer equipment from unexpected breakdowns. These policies are flexible and help organizations recoup financial losses related to property damage, business interruption and spoilage. In addition, these policies offer organizations the following benefits:

- **Repair cost coverage.** Following an equipment breakdown, organizations may have to pay thousands just to get their business up and running again. Equipment breakdown insurance can help soften the blow, reimbursing organizations for the cost to repair or replace damaged equipment due to an accident.
- **Expediting expenses.** Repairing complex equipment in a hurry can be an expensive endeavour. Most equipment breakdown insurance policies cover any expenses needed to speed up the repair or replacement of damaged property, including the cost of temporary repairs.
- **Protection against business interruptions.** Virtually in all cases, an equipment failure disrupts a business. In some instances, these disruptions are quantifiable, leading to lost revenue and productivity. Equipment breakdown insurance covers some of these costs, including income lost as a result of a covered accident. What's more, this protection is in effect until the equipment is repaired or replaced.
- **Coverage for perishable goods.** Following an equipment failure, food-related businesses experience some of the most direct losses. Food industry equipment is not only expensive to repair and replace, but businesses can lose thousands of dollars worth of product if a freezer or refrigerator fails. Thankfully, equipment breakdown insurance provides adequate protection and covers food spoilage, manufactured goods or other perishable items after a covered incident.

Want to Learn More About Equipment Breakdown Insurance?

Problems with your equipment can be extremely risky if you are not properly insured. Consult with a qualified insurance broker today to learn more about equipment breakdown insurance. Doing so will help your firm combat costly, and often unpredictable, problems at your place of business.



BUSINESS NEWS YOU CAN USE

Contractors Equipment Insurance



Most contractors know that it is essential to obtain various forms of insurance coverage to protect themselves from liability and litigation. However, some contractors are surprised when they learn that certain types of equipment that are transported from job site to job site are not always covered under standard commercial property insurance policies.

What Is Contractors Equipment Insurance?

Contractors equipment insurance provides protection for equipment and tools that are easily transported from one location to the next. While standard commercial liability coverage is good for insuring equipment that remains at one, fixed location, it cannot safeguard mobile equipment or items that travel with a contractor. Such items often include the following types of equipment:

- Bulldozers, graders, loaders, backhoes.
- Hand tools and spare parts.
- Generators, compressors, hoists and pneumatic tools.
- Derricks and draglines.

What Does Contractors Equipment Insurance Cover?

Most contractors equipment insurance policies are written on an "all-risk" basis, meaning that all perils except those specifically excluded by the terms of the policy are covered. Typically, contractors equipment insurance protects firms from a variety of exposures, including thefts, fires, floods, equipment breakdowns, vandalism and other types of damage. This coverage persists as the equipment is moved from job site to job site.

Scheduled or Blanket Coverage

Contractors equipment insurance typically provides scheduled coverage, blanket coverage or a combination of the two. Before purchasing a policy, it's important to understand the following regarding these coverage options:

• Scheduled coverage.

This coverage applies exclusively to items listed in an agreed-upon schedule. A detailed list of covered items is typically attached to the original policy or kept on file with the insurer.

• Blanket coverage.

This type of coverage applies to any items that fall under an agreed-upon definition of "covered property." With blanket coverage, property is protected regardless of whether or not it is listed in a schedule. To ensure coverage, organizations often use a combination of scheduled and blanket coverage. When purchasing a policy, be sure to provide your broker with a list of tools and equipment you want protected. In this list, include the item's make, model, serial number and estimated value.

This month's 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!



CONGRATULATIONS
Jeff Martin

Jeff chose
the TV



Russ MacDonald,
Financial Advisor

Our Customers Say It Best:

"Great hours, prompt friendly and knowledgeable service, lots of above and beyond service."

*Pete Saemann,
Moose Jaw. SK*

"Hours of operation (open early and on Saturdays) Quickness of service."

*Carla Pompu,
Moose Jaw. SK*

"I have always been happy with the professionalism and friendliness. My needs have always been met and I have never felt I was a bother or inconvenience. Thank you."

*Mary Lee Roney,
Moose Jaw. SK*

FIRE SAFETY

Fires can be deadly. Employees should become familiar with fire safety practices and eliminate risks when possible.



Fires are a serious risk for businesses of all types. It's up to employees to take the proper precautions to keep themselves, their co-workers and safe from fire hazards.

Lower the Risks of Fire

Here are some simple things employees can do to prevent fires at work:

- Always comply with regulations.
- Obey "No Smoking" signs.
- Dispose of cigarettes and matches in the proper receptacles after ensuring they are completely extinguished.
- Watch for frayed electrical cords and overloaded circuits.
- Dispose of flammable wastes and scraps by placing them in metal containers.

Combustible Storage

Make sure employees always store combustible materials in a safe area. Fumes can travel a considerable distance and become ignited by a furnace, stove, electrical equipment or even a lit cigarette. If employees need to dispose of flammable liquids, they should not pour them down the drain. Employees need to educate themselves on the proper method of disposal.

Inspect Equipment Regularly

Proper maintenance procedures are important for fire safety. If employees use electrical equipment or tools, they should inspect them regularly to make sure they are working correctly.

Preparing for a Fire

Employees should follow these guidelines:

- Become familiar with the location and operation of firefighting equipment.
- Learn where fire extinguishers are located and what types of fires they are to be used on.
- Participate in periodic fire drills to practise fire response procedures.
- Become familiar with the different types of alarms used in your workplace.
- Establish an employee meeting place.

When a Fire Breaks Out

Employees should take the following safety precautions:

- Always treat alarms as a true emergency unless you are told it is a drill. Just because you do not see it does not mean a fire is not present.
- Always use the stairs instead of the elevator.
- If the room fills with smoke, stay low and get out as fast—but as safely—as you can.

OCTOBER IS FIRE PREVENTION MONTH



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.

September Winner:
Sarah Barron

It was... **Justin Bieber**

No purchase necessary. Contest open to everyone.



Don't get burned from not knowing how to protect yourself in a fire! Take this safety quiz to test your fire safety knowledge to keep you safe on the job.

- 1. If you are working and smell smoke, what should you do?**
 - a) Feel the doorknob/handle and around the door frame before opening it
 - b) Quickly open the door to see if there are flames or smoke
 - c) Go back to work until someone gives you more direction
- 2. When trying to escape and your clothes catch on fire, what is your next move?**
 - a) Quickly get to a bathroom or sink to put out the flames
 - b) Stop, drop and roll
 - c) Have someone hit you with cloth to put it out
- 3. When smoke enters your work area, you should drop to your knees and crawl to the nearest exit because smoke rises and is thinnest close to the ground.**
 - a) True
 - b) False
- 4. Using the elevator during a fire is unsafe because the flames can burn through electrical wires and cause the elevator to stop.**
 - a) True
 - b) False
- 5. Once outside the building, if you notice other employees are not accounted for you should:**
 - a) Go back in to see if you can find them.
 - b) Notify emergency personnel that there may still be people inside

Answers: 1. A, 2. B, 3. A, 4. A, 5. B

Heritage Insurance In **YOUR** Community

The Moose Jaw Health Foundation is the official charitable organization for the Dr. F.H. Wigmore Regional Hospital, the Foundation works in close partnership with the Five Hills Health Region to identify the most critical needs of the hospital. Heritage Insurance is pleased to show our continued commitment of \$10,000.

Heritage Insurance is happy to support many community organizations!



Greg pictured with Kelly McElree presenting our continued commitment of \$10,000





When it comes to fire safety, there's no such thing as being too careful. If you share your home with a furry friend or two, pet safety should be a priority when you're planning for a potential emergency.

- 1. Prevent fires before they start.** Pets contribute to the start of approximately 700 home fires each year.
- 2. Buy a pet-rescue alert sticker.** Stickers are easy to find — most online pet product stores sell them
- 3. Smoke detectors save lives!** But only if they are working. Your pet will thank you for it.
- 4. Know where to find your furry BFF.** A moment's notice may be all you have in an emergency, so make sure you're aware of all the places your cutie likes to hide.
- 5. Practice routes of escape.** Make sure you've got an emergency plan — and do a dry run with your pet.
- 6. Have a safe haven in mind.** Make a list of preferred kennels and boarding facilities, or hotels that allow pets.
- 7. Keep your leash and emergency kit near an exit.**



Pet Jokes

Q: What happens to a frog's car when it breaks down?

- It gets toad away.

Q: What did the duck say when he bought lipstick?

- Put it on my bill.

Q: What do you call an alligator wearing a vest?

- An Investigator.

Q: Why did the fish blush?

- Because it saw the ocean's bottom.

Q: Why do the French eat snails?

- They don't like fast food.



Children & Pets

Tips for bringing a pet into your home.

Pets can be a lot of fun if your family is ready for the responsibilities that come with them. They can help teach children values and social skills. Most relationships between people and pets are positive.

Both your children and pet will be happier and healthier if they know and understand the rules. It's important to take the time to prepare and understand the realities of having a pet.

If you have a child with allergies, think carefully about whether a pet is a good idea. If you get a new pet and your child starts to show signs of allergies, consult your doctor for advice.

Pets do not make good gifts, especially around holidays. Families can be too busy at these times to give a new pet the care and attention it needs.

If you decide to adopt, make sure the pet is healthy:

- Adopt your pet from someone you trust. Your veterinarian (vet) will be able to offer suggestions.
- Consider the final adult size of your pet when deciding which kind to adopt. Don't forget that they grow and might get bigger than you are prepared to handle.
- Make sure your pet sees the vet every year and has all vaccinations.
- Have your dog or cat spayed or neutered.
- Get veterinary care when your pet is sick.
- Watch for any contact your pet has with other animals that might carry disease.

When you have a pet in your home:

- Teach your children to treat animals gently and with respect.
- Never leave a young child alone with an animal. Accidents can happen when children tease pets or touch them in a way that makes them uncomfortable.
- Involve your child in the care of your pet. This helps children learn a sense of responsibility.
- Make sure your pet has quiet and comfortable place to go. Don't allow your pets to sleep with children.
- Do not allow your pet to roam alone in a baby's room.
- Don't allow your pet to lick your child's face or any cuts or scratches.



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



For even more
Information, Tid 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 month's Big Winner!**

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9:00 - 4:00

Plenty of
Free Parking



Give us a
Call Today!

