

Greg Marcyniuk's

INSURANCE UPDATE

OCTOBER 2019

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



OCTOBER

IS THE MONTH TO BE THANKFUL

This being the month to be thankful for, I always like to reflect on the past year to give thanks. I'm truly thankful for my family, friends, an awesome staff that I'm proud to work with and of course the privilege of having amazing clients such as yourself.

I'm so happy for the continued positive comments on our various articles, shop local, pet of the month, guess the celebrity, etc. Please enjoy this month's newsletter and feel free to share with all.

Thanks, again for choosing Heritage Insurance and please be safe out there.
Greg, Sheila, Matthew and Taco



Heritage Insurance



Pet of the Month

Arrow
 sent in by **Allison Katerynych**



Send us a picture of **your** favourite pet, and you could **WIN a \$10 gift card** and get their picture in next month's newsletter.

Email your pictures to contactus@heritageinsurance.ca; mail to 100A Fairford St. W. Moose Jaw, S6H 1V3

No pictures will be returned, and not all pictures will appear. No purchase necessary. Contest open to everyone.

Strange Facts...

- Despite their lack of visible ears, penguins have excellent hearing
- Reindeer Eyes Turn Blue in the Winter to capture more light.
- Your feline friend likely has under 500 taste buds, while dogs can have over 1,700.



A home fire is a devastating event, and one that you never count on happening. Your children are most at risk when this disaster occurs. In fact, children under five are twice as likely as other people to die in a home fire.

Help Your Child Survive a Fire

- Install smoke alarms on every level of your home, and once a month check whether each alarm is working by pushing the test button. Replace batteries at least once a year. Immediately install a new battery if an alarm chirps, warning the battery is low.
- Teach your children what smoke alarms sound like and what to do when they hear one.
- Ensure that all household members know two ways to escape from every room of your home, and where to meet up outside...
- Practice your fire escape plan at least twice a year and at different times of the day. Practice waking up to smoke alarms, low crawling and meeting outside. Make sure everyone knows how to call 9-1-1.
- Emphasize "get out, stay out." Only professional firefighters should enter a building that is on fire—even if other family members, pets or prized possessions are inside.
- Consider getting escape ladders for sleeping areas on the second or third floor. Learn how to use them, and store them near the windows.
- Teach household members to STOP, DROP and ROLL if their clothes should catch on fire.

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.

1. **If you 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) Ignore it 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 room, 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. **Once outside your home, if you notice other family members 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, 5. B



Gain Peace of Mind and Protect Your Home

WHY DO I NEED A HOME INVENTORY?

Creating a home inventory is super important! It's not only vital for insurance purposes (in the event that your home gets destroyed), but also for maintenance, estate planning, and marketing your home when the time comes to sell it someday. Is this process time-consuming? It can be, depending on the size of your home and the volume of your possessions. But is it worth the effort? **Ask anyone whose had to recreate an inventory of their possessions from memory after experiencing a house fire.**

The great news is that there are tools on the market that make the process of creating a home inventory easy. We, at Heritage Insurance use HomeZada. It makes light work out of taking/uploading photos and documents, and updating existing information in your home inventory.

Every insurance company recommends their policyholders have a home inventory to make sure they are properly insured and prepared with documentation in case their home is damaged or destroyed. *HomeZada uses inventory object recognition video A.I. to simplify the process of creating a home inventory. Homeowners can take a video of every room in their home, and the AI detects the objects inside the video to create a home inventory for them.*

Creating a home inventory with video saves the consumer lots of time, thus they are more likely to do it. If they decide to share it with their insurance company, they can verify that they have the appropriate amount of coverage so that they are not under-insured. If a fire, flood or another disaster (hurricane, tornado, wildfire, etc.) were to destroy the house, YOU win because you get reimbursed properly and in a timely fashion.

HomeZada Features.

- Smart inventory templates makes it simple and easy to create your inventory list
- Itemize your contents for insurance purposes in case of a claim
- Track your fixed assets like equipment, appliances, fixtures and building materials
- Upload and tag photos, videos, and documents to your rooms and inventory items
- Make sure you are properly insured with dashboards that summarize your items
- Access your inventory with any device from our secure, cloud infrastructure
- Track your contents inventory to manage your movers when moving

Contact us today to find out more about HomeZada and how our clients can use it for FREE.

This month's BIG WINNER! 2019 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 Fee, 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
BRUCE WEBER
Bruce chose the iPad



Heritage Insurance



Russ MacDonald,
Financial Advisor
(306) 631-9738

Our Customers Say It Best:

"The knowledge of people of whom I talk to at Heritage is top notch."

Nick Sperounis,
Kindersley, SK

"I love being greeted when I walk in and the very fast service. Friendly staff"

Janet Vermette,
Moose Jaw, SK

"I love that the service is quick and there is never much of a wait. The service is always great."

Tania Novak,
Moose Jaw, SK

"Fast and friendly service"

Daryl Dean,
Tugaska, SK

WHY YOU NEED PERSONAL UMBRELLA COVERAGE



What exactly is personal umbrella coverage?

The definition

A personal umbrella policy provides additional coverage when a client's base liability coverage is exhausted. It covers legal fees and loss of income associated with liability claims – even for incidents that occur outside of Canada.

Coverage that protects property is an easy concept to buy into. It's straightforward to understand and is often mandatory. The need becomes less clear when it comes to coverage that protects against legal action.

Most people associate liability with businesses or high-income earners. The reality is that most of us are targets for legal recourse, even when going about our regular, low-risk lives. Pet owners, social media users, people who do volunteer work... wealthy or not, these people are all vulnerable.

Trends suggest that Canadians are becoming more litigious, and court cases are resulting in larger payouts. And while lawsuits don't directly result in the loss of the 'things and stuff' protected by standard personal insurance policies, people could indirectly lose assets if they need to come up with the cost of an unexpected settlement.

- **Social Media.** Personal umbrella coverage protects against libel, slander and breach of privacy. The level of confidence internet users feel when posting from "behind the keyboard" makes it too easy to broadcast messages to hundreds or thousands of people. All it takes is one person to retaliate; whether it's the proprietor of a restaurant who receives a defaming review, or the parent of a child whose photos are shared.
- **Teenagers.** Might not fully understand the scope and potential impact of their behaviour. And if a dependent is responsible for a damaging action or breach of privacy, the parent may be responsible.
- **Auto accidents.** When someone is at fault for a collision involving multiple vehicles – especially if any of the victims experience loss of future income or require long-term care – their standard coverage gets eaten up quickly.
- **Hosting events.** Small get-togethers involving close friends and family appear low-risk at first glance. We hope our loved ones wouldn't sue, but in cases where compensation is needed, the decision to pursue legal action becomes less personal and more about necessity.

A personal umbrella policy is often more affordable than increasing liability on each individual base policy. Our world is evolving, so the way we protect ourselves must change too.

Give us a call to find out more about Umbrella Coverage and if it is right for you.



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



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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 answer (right or wrong) will be entered into a draw.

**Last Months Winner is:
Jack Ireland**

It was... *Clint Eastwood*

No purchase necessary. Contest open to everyone.



Eat Local...The Mad Greek

"I always wanted to incorporate more Greek food into my "Dream" restaurant. I wanted people to enjoy some of the food that I was able to enjoy, whether it was on vacations to Greece, or in my Mother Afroditi's (Freda's) Kitchen "

The Mad Greek in Moose Jaw has been providing fresh, made to order cuisine since 2002. Following in his father's footsteps, John opened his restaurant to offer authentic Greek foods, including their signature Greek sauce that is so popular, people travel hundreds of miles just to try it!

The menu consists of delicious appetizers, Greek dishes, lasagna, pastas, soups, salads, poutine, garlic and cheese toast, and much more... They have become especially famous for our ribs and pizza.

"When your food is made with love, patience and quality ingredients you can taste it!! John goes above and beyond to make the best home made food. Nothing compares to Mad Greek ribs with Greek sauce!" Jillian Bilawchuk

Stop in today for lunch or dinner, or order delivery! They also offer catering services to keep your guests satisfied at your next family or business event.

306-693-4333 925 Main Street, N, Moose Jaw

website: <http://www.themadgreekeatery.com>

Each month, we will highlight for FREE, in this newsletter and on our social media, one of our great locally owned businesses. Please feel free to contact us if you would be interested in showcasing YOUR business.

Heritage Insurance In **YOUR** Community

Greg and the Heritage team are pleased to have donated \$5,000 to the Peacock Auditorium Renovation. **Please join Heritage and help support this wonderful project by visiting www.newseats.ca or by contacting Albert E. Peacock Collegiate at 306 693 4626**



Greg pictured with Dustin Swanson, Albert E. Peacock, Collegiate Principal, presenting our donation of \$5,000



FALL PET CARE TIPS

Did you know that canned pumpkin is good for your dog's diet? The soluble fiber in pumpkin can help with digestive issues, while the antioxidants and essential fatty acids in the seeds promote healthy skin and fur and urinary health. Additional nutrients found in pumpkins, such as beta-carotene and iron, might reduce the likelihood of your pet developing cancer. Try mixing 1-2 teaspoons of canned pumpkin in your dog's food.

Enjoying the Festivities

Many pet owners love to dress their pets for Halloween and take them trick-or-treating with the kids. Remember a few safety tips around the holidays:

- When taking your pet out, keep it close and put reflective clothing on it, if possible, to reduce the risk of your pet being injured.
- Keep an eye on the candy. Chocolate can be deadly to dogs, so make sure your children know to keep it out of reach.
- Food can become a problem during Thanksgiving as well. Keep an eye on pets trying to steal from the feast.

Safe Decorating

Do you go crazy with decorations for Halloween, Thanksgiving, and Christmas? Be sure to remember pet safety when setting up your decorations. Pets might try to chew on electrical cords, giving them a shock that can be damaging to their health. Keep your cords and electrical decorations away from your pets and make sure to control excess cords, ropes, or lights to avoid your pet getting tangled.

Pet Jokes

**Q: Knock, knock. Who's there? Kanga.
Kanga who? No, Kanga-roo!**

**Q: Where did the cow want to go on
Friday night?
- moo-vies!**

**Q: What's a frog's favorite soda?
- Croak-a-Cola!**



Understanding Pet Food Labels

You may think you're feeding Fido top-of-the-line dog food, but without an understanding of pet food labels, you may be putting your pet at risk. It takes more than just reading the catchy brand name and nutritional claims that pop out at you to really comprehend what your pets are eating.

Canada has strict rules. The Pet Food Association of Canada bans specified risk materials (SRMs) from being fed to any animal. What's more, Canadian law requires labels to list the pet food's nutritional adequacy and life stage for which the food is suitable.

What's in a name?

You need to know a few things about a pet food's name. When it comes to the product's name, manufacturers have to focus on the facts. If a label lists an ingredient in its name, at least 95 percent of the food must be made with that ingredient. For example, Big Bob's Beefy Dog Chow must contain at least 95 percent beef. If a label lists two ingredients in its name, the one listed first must comprise a higher concentration than the second. So, Big Bob's Beef-Ham Dog Chow has to contain more beef than ham.

Beyond the label, the package will probably use showy words and pictures to convince you that it's the best choice for your furry, feathery or scaly friend. If less than 25 percent of the canned or dry product is made with a named ingredient, then the company must disclose that by using a term to signify that it's not a whole food. If the label on Big Bob's Beef-Grain Dog Chow has wording saying it provides omega-3 fatty acids, it can't say "high in omega-3s" unless that nutrient makes up at least 25 percent of the food composition. Rather, the manufacturer will have to use a phrase like "contains omega-3s." The list of ingredients, which is usually located on the back of the bag, cites ingredients in order of predominance by weight.

Misleading Labels

Certain label claims, like the terms premium, gourmet and complete, are subjective and unsubstantiated. One especially problematic claim is the word "natural" -- this isn't the same as organic. Packaging labels might not always be a reliable source of information. Although a pet food label may say it contains beef, it's highly unlikely that you're getting the same stuff you put on your own plate. That meat is sold for human consumption, and what's left -- bones, gristle, snouts and hooves -- are sold to pet food manufacturers and processed into those meaty-looking nuggets you feed to Rusty.



Another option that may suit you is making your own pet food or finding a local pet food maker that will help you understand what your pet is actually eating.



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
★★★★★



YOU can be a **2019** Referral Winner!

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

Hours of Operation:
Monday-Friday
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Saturday
9:00 - 4:00
Plenty of
Free Parking



**Give us a
Call Today!**



12 CHANCES TO WIN AN IPAD, TV OR HOME SECURITY SYSTEM