

Greg Marcyniuk's

INSURANCE UPDATE

OCTOBER 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.


OCTOBER is the month to be THANKFUL

This year, I'm most thankful that my family, friends, and my awesome staff are all safe and healthy and of course for having the privilege of amazing clients such as yourself.

It is also Halloween and I always look forward to handing out candy to all the trick or treaters. 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**

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Pet of the Month



Pet of the Month is
STORM
sent in by
Carter Jordan



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, 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.



First Halloween in 19 years to have a full moon.

Full moons on Halloween are pretty rare. The last time there was a full moon on October 31, it was 2001 — and before that it was 1955. The next one won't occur until 2039. In fact, the 21st century will only see six full moons on October 31: 2001, 2020, 2039, 2058, 2077 and 2096.



HALLOWEEN SAFETY TIPS

The night is quickly approaching when the streets will be filled with ghosts and goblins, not to mention princesses and fairies. As always, there are a few important Halloween safety guidelines that should be observed to ensure the night runs smoothly.

Around the House

Many people enjoy transforming their homes into eerie scenes. Be sure to keep the path leading up to your door free of obstacles for the little ones, especially those with masks who might have trouble seeing in dim light.

Keep pets indoors on Halloween to protect them from hazards and preventing them from being aggressive to visitors.

Before you light those candles in your pumpkin, consider using inexpensive safety glow sticks. Nothing says spooky like a glowing green jack-o-lantern!

Costumes

It is important that when helping a child pick out a costume, safety should be the main concern.

- Accessorize with a flashlight!

- Wear a costume that is properly fitted to reduce the chance of tripping on it.
- Wear a light-coloured or bright costume, reflective tape or arm bands to heighten visibility.
- Select a costume that is constructed from flame-retardant materials.
- Make sure your vision is not restricted. Consider completing your costume with make-up rather than masks. Masks may require that the eye-holes be cut larger for the sake of good peripheral vision.
- Shoes should fit properly even if they do not go well with a costume.
- If a child's costume requires the use of props, such as a flexible-plastic sword, make sure the sharp tip is cut or filed round.
- Glow sticks are also an excellent method to increase a child's visibility. You might want to consider creating a fun necklace with string to ensure they will want to wear as part of their costumes.

Before the kids hit the streets, it is important that parents be aware of the route that their children plan to follow. If you are unable to take them out yourself, consider asking another parent, an older sibling or babysitter to do the honours for you. Ensuring your child is wearing a watch also allows you to establish an agreed upon curfew.

Teach your children to recognize the places along his/her route where they can obtain help: Police Station, Fire Station or any other well indicated public place.

Although tampering of loot is rare, remind children that they must have their candy inspected by their parents or guardian prior to eating them.

Some Rules for Trick or Treaters

- Bring a flashlight.
- Walk instead of running.
- Stay on the sidewalks (If there is no sidewalk, walk on the left-hand side of the street facing traffic).
- Avoid jaywalking.
- Do not cut across lawns or take short-cuts.
- Take masks off when walking from one house to the next.
- Do not go inside houses and do not get into unknown vehicles.
- Only visit houses that are lit.
- Stay away from animals you are not familiar with.
- Vandalism is not just a "trick" - it is against the law and has consequences.

Above all, have a safe and ghoulishly good Halloween!

FIRE SAFETY

OCTOBER IS FIRE PREVENTION MONTH

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 practice 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.

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
STEVE SEIDA

Steve chose
the Big Screen TV



Sarah Lang,
Risk Management
Specialist

(306) 693-7640

sarah@heritageinsurance.ca



SMART TIPS TO GET YOUR HOME READY FOR FALL

Cooler temperatures and pretty soon falling leaves serve as a reminder that the fall season is fast approaching. As the seasons change, so do our activities and home needs. Even though summer is not quite over yet, it's a good time to do some seasonal maintenance to keep your home running smoothly. The weather can change quickly, and you don't want to be caught unprepared. A bit of attention now will save costly repairs and aggravation later.

Exterior Maintenance

- **Do a roof check.** You should be able to do at least a visual inspection of the roof from the ground. Grab some binoculars to get a closer look or if you're able and can do so safely, climb on up for a better view. Look for missing, damaged, or loose shingles.
- **Check the chimney and fireplace.** If you have a wood fireplace and use it often, have your chimney cleaned and inspected by a professional.
- **Stock up on firewood.** Order enough firewood for the season. If you gather your own firewood, make sure it's dry and ready. It's best to cover firewood and store away from the house for safety reasons.
- **Inspect siding.** Check home exterior for cracks or holes.
- **Clean the gutters.** Hire a service to clear your gutters or do it yourself. Remove leaves, nests, and debris from gutters and check for leaks.
- **Check water drainage.** Rainwater downspouts need to be clear of obstructions and direct water away from foundations, walkways, and driveways. Add extensions if necessary.
- **Reinforce windows and doors.** Remove screens and install storm windows and doors if you use them. Check caulk and seals around all doors and windows.
- **Turn off faucets and store hoses.** Drain garden hoses and disconnect from the outside spigots. Shut off exterior faucets, and if you have an older home, you may need to turn off the valve inside your home. Store hoses in a dry place so any residual water won't freeze.
- **Service sprinklers and irrigation system.** Your irrigation system will need to be drained and checked. Have a professional perform any necessary repairs and mark sprinkler heads near snow removal areas.
- **Inspect trees.** Check for damaged limbs that may break or that are too close to power lines or the roof.
- **Trim landscaping.** Cut back bushes and shrubs as recommended for our climate zone.
- **Bring in flowerpots.** If you keep plants or flower in pots year-round, bring them inside. If you replace plants every year, empty, clean, dry pots and put away for next spring.
- **Leaf removal.** Rake and remove leaves from the yard. Put into a compost pile if you have one. Alternatively, put into yard garbage bags and leave at the curb for community pick up.
- **Fertilize lawn.** Applying fall lawn fertilizer will help prevent winter damage and spring weeds. Ask a local garden center to find out which type of fertilizer you need.
- **Put away seasonal furniture.** Clean and store seasonal outdoor furniture. Remove and clean cushions. Wash and dry furniture and store in a dry place over winter.
- **Organize the shed/garage.** As your shed/garage is filling up with summer items in storage it's a good time to organize and clean out the shed. Move summer items to the back and winter stuff up front for better access. Also, remove any liquids that will freeze.

Now is also the perfect time to review your Home Insurance and include any upgrades done over the Summer Months...Give us a call.

Our Customers Say It Best:

"I enjoy the friendliness of staff, cleanliness of the office, hours of operation (6:00 & Saturday) accept many forms of payment and staff willing to explain everything (pros & cons) and go out of their way to assist you."

*Kim Walker,
Moose Jaw*

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

*Colleen & Craig Lawrence,
Moose Jaw*

"It is an inviting atmosphere.."

*Angela Osiowy,
Saskatchewan*

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



Can a Vampire get Life Insurance?

Dracula would probably not be able to get life insurance, the undead rarely can pass the health exam so many insurance companies require. Frankenstein would be out of luck as well, and if you happen to be a zombie there are some insurance companies that might require you to pay back that life insurance money your spouse received. Werewolves and ghosts face similar life insurance challenges but they don't tend to complain about it as much as the others. They understand that life insurance is exclusively for the living.

Have a FUN & SAFE Halloween.



When is the best time to switch over to Winter tires?

The general rule of thumb is that between Thanksgiving and Easter, you'll need winter tires. These holidays are the markers because they fall during the start and end of the time of year when it's likely that the temperature will regularly be at or below 7°C.

7°C is an important temperature for all season tires because of the way the rubber compound reacts: above that temperature, the compound used in all season tires will be flexible allowing for shorter stopping distances and giving drivers greater control over their vehicles. Below that temperature, however, drivers will be able to feel that their all season tires become stiff, resulting in longer braking distances in cold, wet and snowy conditions. Winter tires allow for drivers to be prepared for not just cold weather, but the snow, slush, freezing rain and ice that are part and parcel of winter where we live. *A good set of tires will help keep you and your family safe. Book an appointment with your local tire store today.*



Heritage Insurance



GUESS THE CELEBRITY?

Here is an easy one...

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:

Agnes Kleisinger

It was... **George Clooney**



SHOP LOCAL

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Family owned for the past 42 years, Prairie Schooner is a full-service courier company, specializing in same-day delivery in Moose Jaw and to Regina and surrounding areas.

We provide corporate and residential courier services in a prompt, reliable, and courteous manner. Our bonded drivers will deliver anything from documents, parcels, to large goods with our fleet of reliable vehicles.

Our # 1 goal is delivering your cargo to its destination in an efficient, safe, and considerate manner. We form strong business relationships with our clients.

Operating as an extension of your company is a responsibility we take very seriously. Prairie Schooner constantly strives to maintain and improve the quality of our delivery service, ensuring your trust in knowing that you have made the best choice

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Phone: (306) 692-4171

Out of town: 1-866-692-4171



SMOKE DETECTOR MAINTENANCE

Smoke detectors are one of the most important safety devices you can install in your home. It's absolutely vital to test them regularly to ensure that they will work during a fire and replacing smoke detector batteries is critical to their usefulness and to keep your home and your family safe.

When selecting a smoke detector, keep the following in mind:

- Photoelectric units are better for smouldering fires—such as electrical fires in the walls—so they're ideal for kitchens and bathrooms where these fires tend to occur.
- Ionization units give the surrounding air an electrical charge and then measure whether the charge remains constant or if a fire consumes the oxygen in the air. These units are better suited to areas where fires get out of control, such as a basement or near a furnace. Use this guide to ensure that your smoke detectors are working properly:
- Press the test button on the unit and wait for it to sound.
- Light a candle and hold it 15 centimetres below, so the heated air will rise into the detector.
- If the alarm doesn't sound within 20 seconds, blow the candle and let the smoke rise.
- If the alarm still doesn't sound, open the detector and clean the unit. Then, test the unit again.
- If the detector still isn't working, it should be replaced immediately.





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.**



Halloween Jokes

- Q: Where does a ghost go on vacation?**
- *Mali-boo*
- Q: Why did the vampire need mouthwash?**
- *Because he had bat breath!*
- Q: What is in a ghost's nose?**
- *Boo-gers*
- Q: Why do demons and ghouls hang out together?**
- *Because demons are a ghouls best friend!*
- Q: What's it like to be kissed by a vampire?**
- *It's a pain in the neck!*
- Q: Why did the ghost go into the bar??**
- *For the Boos!*



Pet Health Tips for Fall.

Ahhh, Fall! crisp air, colourful foliage and even, depending on where you live, a little bit of snow. It's a great time to get outside with your pet; for a dog, there's nothing like a romp in the leaves, while for cats, midday sunbeams have never felt better as the days get shorter and the nights get colder. When it comes to keeping your pet healthy and helping him enjoy fall to the fullest, there are some things to keep in mind. Read on for our top fall pet tips.

• Beware rat poison and other rodenticides

Fall is the time of year when mice, rats, and other rodents start to scurry for warmth. And where do they find it? You guessed it – your home! Be careful when it comes to mouse traps and rat and mouse poison. Nobody wants an infestation of mice, but many poisons that are currently on the market can be very harmful to dogs and cats. Direct ingestion can be deadly.

Even if you don't have a rodent problem or choose to deal with mice and rats humanely using live traps, you never know what methods your neighbours are using. The carcasses of rodents that have been killed by rodenticides can also be dangerous, so if you see the telltale tail dangling from your pet's mouth, make sure he drops it and keep an eye on him, and if you think your pet has eaten any of the rodent, contact your veterinarian immediately.

• Watch out for antifreeze toxicity

In preparing for the winter months ahead, people tend to use fall to winterize their cars. This often involves changing fluids such as antifreeze, which can be deadly for pets. Consider this: one to two teaspoons of the stuff can kill a 10-pound dog! Less can kill a 10-pound cat.

Part of the problem is ethylene glycol, a substance in antifreeze that has a sickly-sweet smell that entices pets to lap it up. That's why it's important to clean up spills immediately and make sure your pets steer clear of the garage while you're working on your vehicle.

• Beware chocolate and hearty foods

The fall and winter parallel our holiday seasons, when we ramp up our intake of hearty, heavy foods and sweets. It's important to make sure your pets don't get into any foods that can make them sick; for dogs, this means chocolate, grapes, and raisins are off limits because they are toxic.

Just because some foods aren't technically considered toxic to pets doesn't mean they're safe. Rich, high-fat foods can cause stomach problems such as diarrhea and gastroenteritis and even more serious conditions like pancreatitis. Also, think about small food items that can be choking hazards, like turkey bones around Thanksgiving.

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

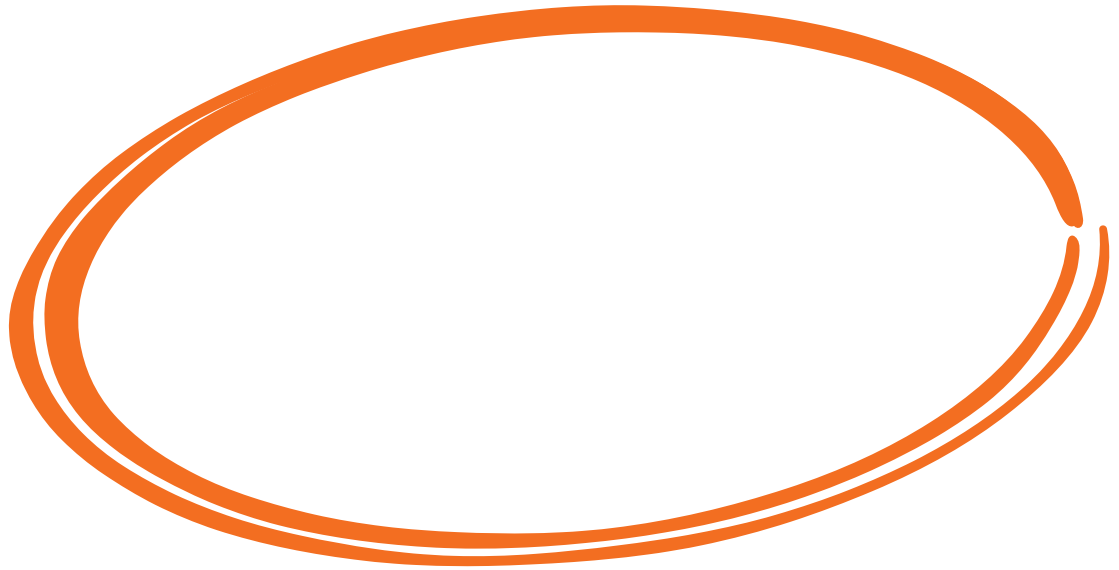
During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.

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!**



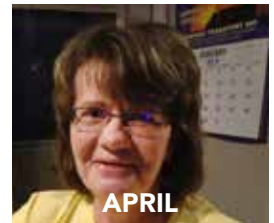
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FEBRUARY



MARCH



APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



OCTOBER



This could be YOU!

NOVEMBER



This could be YOU!

DECEMBER

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