

Greg Marcyniuk's

INSURANCE UPDATE

September 2018

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

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Hours of Operation:

Monday-Friday
8:30 - 6:00
Saturday
9:00 - 4:00



Matthew water skiing at Buffalo Pound

THE LEAVES ARE TURNING

September is one of our family's favorite months of the year. The air is crisp, harvest is being completed and the colors of the trees are beautiful. I'm happy to say Matthew went thru the summer without any mishaps while driving, great job son.

This month's newsletter is again full of very useful information ranging from mental health, avoiding scams, AI (artificial intelligence) and school safety.

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

Greg, Sheila, Matthew and Taco

 **Heritage Insurance**

Pet of the Month

September's Pet of the Month is

Shadow

sent in by Chelon Rieger



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...

- Sea otters hold hands while they're sleeping so they don't drift apart.
- The axolotl can regenerate its limbs.
- Fruit bats don't use echolocation—they have excellent senses of sight and smell.



DONATING TO CHARITIES & AVOIDING SCAMS

Whether they are providing supplies to help the victims of a disaster or simply want to support a cause they believe in, Canadians donate to charities each year to help those in need. And while most charities are trustworthy and work hard to provide for the less fortunate, there are dishonest groups who prey upon the good intentions of others.

How to Avoid Scams

Despite the urge to help a cause as soon as possible, it is important to do some research before donating to any charity. Consider the following best practices to ensure that your donations go to a legitimate charity:

- Never wire money to someone who claims to be a charity. Legitimate charities do not ask for wire transfers. Once you wire the money, you'll probably never get it back.
- Donate through a charity's official website only and never through emails. Scammers have a knack for creating fake email accounts that seem legitimate.
- Ensure that the charity explains on its website how your money will be used.

Confirm the charity's registration information through the Canada Revenue Agency (1-800-267-2384).

Be wary of organizations that use free emails from Google, Yahoo and similar services, strange phone numbers or names that are similar to popular charities.

Above all, it's important to avoid being forced into donating. Reputable charities will rarely pressure individuals into donating on the spot. If you come across a charity scam, you should report it to your local police department, as well as the Canadian Anti-Fraud Centre.

How to Choose a Charity

Even legitimate charities need to be considered with care. To ensure that your donations are going to a worthy cause, search a list of qualified charities, which can be found on the government of Canada's website. Donors can use this database to see if a Canadian charity is registered, revoked, annulled, penalized or suspended.

LIVE WELL, WORK WELL



BUSINESS NEWS YOU CAN USE



MAKING MENTAL HEALTH A PRIORITY IN THE WORKPLACE

Over 300 million people suffer from depression around the world, making mental health one of the most important but least discussed workplace topics. Depression is also a leading cause of disability and can have a negative impact on your employees' morale and productivity.

Employers need to understand how company policies and procedures can have a direct impact on mental health. Here are some factors that can pose a threat to your employees' emotional well-being:

1. Poor communication and management practices
2. Limited input on key workplace changes
3. Limited employee support
4. Inflexible working hours
5. Unclear tasks or organizational objectives

Although it can be hard to improve something as intangible as mental health, here are some activities that employers can try:

- Invite local, qualified mental health experts to speak at your workplace to cover topics like nutrition, fitness and managing stress.
- Sponsor employees and allow them to take part in things like charity events and fitness campaigns.

There may be situations where your business isn't equipped to address serious mental health concerns. In these instances, it's important to seek the help of licensed mental health professionals.

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
month's Big Winner!



Heritage Insurance



Russ MacDonald,
Financial Advisor

Our Customers Say It Best:

"Hours of operation, consistently friendly service. Parking!! I believe that your agent provided the most reasonably priced insurance for my situation."

David Banam,
Moose Jaw, SK

"I have been with Heritage for some time, its important to feel safe, knowing that my home is insured. Without is a risk of losing everything, be smart. As a client I am very satisfied with the service I receive. Thank you."

Jacqueline Auclair,
Regina, SK



HOW AI COULD IMPACT INSURANCE

Technology and interactivity between computer networks continues to advance, and now experts believe that the development of artificial intelligence (AI) could help to revolutionize commercial insurance.

Simply put, AI is the ability for computer systems and programs to simulate intelligent behaviour, such as predictive analytics, autonomous vehicles and real-time mapping. Additionally, computer scientists are beginning to develop new programs that can process data and "learn" over time in order to complete tasks that would normally require a human.

The following are ways AI may someday help lower insurance premiums or give risk management insights:

- Using data from wearable fitness trackers and smartwatches to warn about imminent health risks
- Tracking inventory and supply chains in real time to increase efficiency
- Analyzing traffic and driving patterns to map out efficient and safe routes

Experts believe that AI will have a large impact on insurance, as advanced programs will be able to look at a larger collection of data simultaneously in order to get a more accurate prediction of risk exposures and loss histories. What's more, AI could eventually help streamline the claims process—automating it as much as possible and reducing human error.

However, some critics believe that processing personal data or handing over too much control to computer systems could expose businesses to increased exposures. For example, if an autonomous vehicle malfunctions and causes an accident, it's difficult to determine who—or what computer system—is at fault. So while AI could positively impact the customer experience, it is not without risk.

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

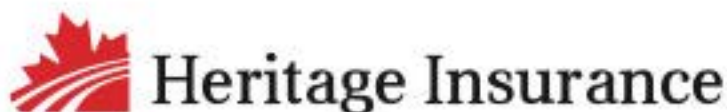
- Affordable Housing Insurance
- Manufacturing Insurance
- Farm Insurance

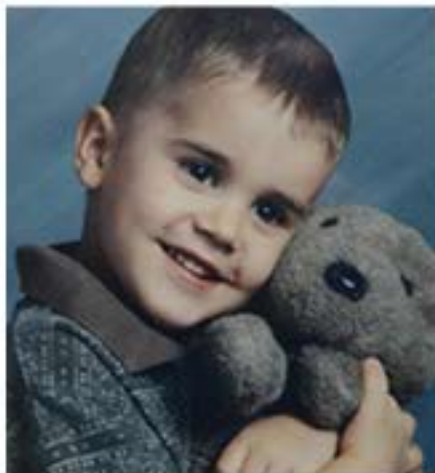
- Construction Insurance
- Non-profit Insurance

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.

August Winner:
Agnes Kleissinger

It was... *Jody Foster*

No purchase necessary. Contest open to everyone.



Back to School Safety

Now is a good time to review back-to-school safety with your children and check school safety policies. Here are six tips for a safe return to school:

Review your family emergency plan and check emergency kit supplies

Sit down with your children to talk about different kinds of emergencies and review your family emergency plan. Talk about what to do and where you will meet if you are not together when an emergency takes place.

Be aware of school emergency procedures

Make sure you read information from the school about their plan for emergencies, emergency procedures and alternate locations should an emergency take place.

Watch for children walking, cycling and coming off school buses

Children are small and easily distracted, and for drivers, this can create dangerous situations on the roads. Be vigilant and alert behind the wheel, especially in school zones.

Review school bus safety

Make sure children don't arrive too early at the bus stop where they can wander or get distracted.

Obey crossing guards

A crossing guard is there to keep children safe. If you come up to a set of lights while driving, and the light turns green, but the crossing guard still says stop, follow his/her direction and not the traffic light.

Be allergy aware and pack safe school lunches

When packing lunches for your school-aged children, make sure you're being allergy aware.

Heritage Insurance In **YOUR** Community

Heritage was happy to provide prizes for the Moose Jaw Army, Navy and Airforce Vets annual Golf Tournament. The Army, Navy & Air Force Veterans in Canada is a non-profit Canadian veterans' organization founded in 1840, with more than 18,000 members throughout Canada.

Heritage Insurance is happy to support many community organizations!

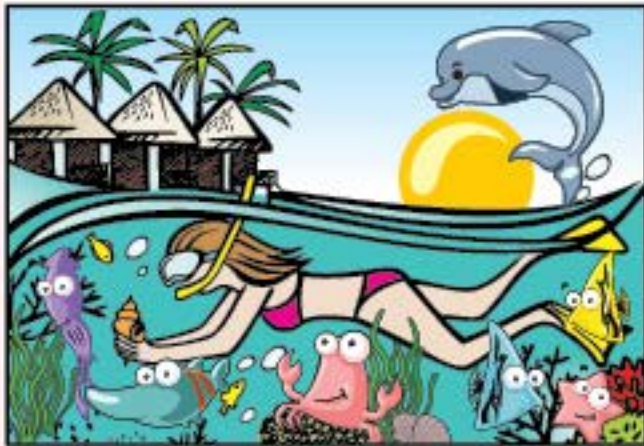


Pier presenting Dave Lowe with some prizes for the Moose Jaw Army, Navy & Airforce Vets annual golf tournament



Kids Zone

Can You Spot
8 Differences?



ANSWER:

1. Yellow fish facing right 2. Pink Monkey 3. Boat moving 4. Boat moving 5. Squid eye
6. Sun not visible 7. Sun height 8. Dolphin mouth closed



Help Sammy Squirrel find the acorns



That's Funny



- Q: Why did the student eat his homework?**
Because the teacher told him it was a piece of cake!
- Q: What is fast, loud and crunchy?**
A rocket chip!
- Q: What kind of tree fits in your hand?**
A palm tree!
- Q: What do you call a ghost's true love?**
His ghoul-friend.

Bet you didn't know.....

- The human eye has the ability to identify and differentiate over 10 million colours.
- Venus is the only planet in the solar system that rotates clockwise, whereas all other planets rotate anti-clockwise.

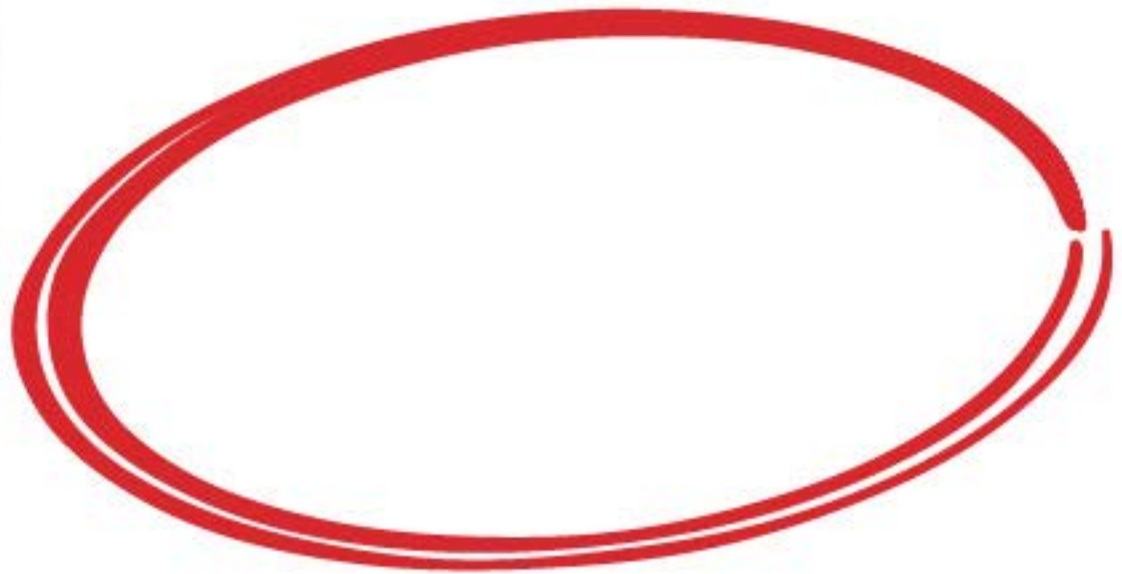


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For even more
Information, Tip Bits
and Prizes,
follow, comment
and like us on
Social Media

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!**

Hours of Operation:

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Saturday
9:00 - 4:00

Plenty of
Free Parking



Give us a
Call Today!



JANUARY



FEBRUARY



Deborah &
Kelly Friesen

MARCH



APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



This could
be YOU!

OCTOBER



This could
be YOU!

NOVEMBER



This could
be YOU!

DECEMBER