



Greg Marcyniuk's

INSURANCE UPDATE

SEPTEMBER 2020

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner



Filming a new digital ad



Swiss Chard rolls... Yummy



Matthew out on the water

What's Inside:

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SEPTEMBER THE MONTH FOR FALL COLOURS

Sheila, Matthew and I have been enjoying the Summer to the fullest. Summer in Saskatchewan is such a short season, so we've got to get the most out of it.

This newsletter is full of terrific information, so please take the time to read it and feel free to share with whomever you wish.

As always, we truly appreciate dealing with quality people such as yourself and allowing us the opportunity to take care of your insurance needs.

Please be safe out there and enjoy the rest of the summer and hopefully we will have a mild Fall.

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



Pet of the Month is

KAIA

sent in by

Dave Lyons



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.



BEWARE OF DEER ON THE ROAD

Did You Know?

The majority of animal and vehicle crashes result in some form of bodily injury or vehicle damage. Whether you're driving in the city or the country, here are some tips to keep you safe on the road.

Peak times

Wild animals are unpredictable but there are times when the risk of a collision is particularly high. Be alert during May and June when animals are drawn to ditches for road salt and to escape biting insects. They are also especially active in the late fall and early winter during mating season and migration. The peak times for collisions are dawn and dusk. Drivers should be aware of this danger and take the necessary precautions to remain accident-free.

- Remain alert at all times and watch out for animals.
- Slow down if you see an animal up ahead, as it is generally unpredictable.
- Slow down at designated animal crossing areas marked by road signs. These signs indicate that the area has a lot of animal traffic and an increased potential for accidents.
- Use your high beams at night to see animals easier.
- Watch your speed, especially during dusk and at night.
- Have your vehicle's brakes and tires checked regularly to ensure that they are in safe working order.
- Watch out for movement and shiny eyes on the roadsides. Slow down if you see anything suspicious.
- If you see an animal in front of you, do not swerve because it may cause you to hit another vehicle, side rail or lose control all together. BRAKE!
- Slow down on blind curve areas of the roadway.
- Always wear a seat belt—it's your best safety defence.

Safety First

When a collision is unavoidable

Sometimes collisions with wildlife are unavoidable even if you take every precaution and remain alert at the wheel. In these circumstances, try to remain calm.

- Aim your vehicle at the spot where the animal came from, not where it's going.
- Try for a glancing blow rather than a head-on encounter and let up on your brake just before you collide. This causes the front of your vehicle to rise slightly and reduces the chances of the animal going through your windshield.
- Hitting an animal can be an extremely traumatic experience. If possible, move to the shoulder and turn on your hazard lights. Take a moment to regain your composure and then assess the damage to your vehicle.
- Do not approach the animal, especially if it appears to be wounded. Injured animals can be extremely dangerous.
- Call the police or your local RCMP detachment if there are human injuries or significant damage to your vehicle. If the damage is less severe, you may continue driving and follow regular SGI claims reporting procedures.

TIP OF THE MONTH
SAVE
8%-10%-15%-20%
Off YOUR
Homeowner's
Insurance Policy
 by INCREASING Your
 Deductibles to \$750, \$1000!
 Call (306) 693-7640





How to Prepare for a Power Outage

As we head into the Winter months...now is the time to take proactive safety measures to protect your family and home against the threat of power outages. Consider these tips:

- Invest in a home generator. They can keep critical equipment like refrigerators and sump pumps running during a blackout.
- Utilize surge protectors. A UL-listed surge protector can safeguard expensive electronic devices like televisions, gaming consoles and desktop computers.
- Develop a family emergency communications plan. It's important to have a game plan so everyone knows what to do and when. Decide on a meeting spot, identify shelter locations and store the plan on your cellphone.

Assemble an emergency survival kit. Account for your pets, too. We recommend having the following items readily available:

- Three litres of water per person per day for at least three days
- Non-perishable food to last each person three days
- Flashlight and extra batteries
- First-aid kit
- Sanitation and personal hygiene items
- Copies of important personal documents (e.g., medication lists, passports, birth certificates and insurance policies)
- Cellphone with both wall and car chargers
- Pet food, supplies and water
- Emergency contact information for family and friends



For those who picked up some new toys this summer, such as a boat, motorcycle, or ATV, you may be transitioning into the fall for the first time wondering about how you're going to store your new toy. With these simple tips, transitioning from summer to fall is a breeze!

Storing a Motorcycle

- Top off the fuel tank.
- Fill up all of your fluids.
- Do a fresh oil change.
- Conserve your battery life by removing it and trickle charge it.
- Be sure to apply a fresh coat of wax.
- Pick a safe, dry, dark place for your bike to rest for "hibernation."

Storing a Boat

Do: Be sure to clean your boat thoroughly. It's important to keep your boat pest free, empty any food storage compartments, and throw away perishables that can attract rodents.

Don't: Try to avoid storing your boat in your driveway. While it could save you money, it could be difficult to pull into the garage or park other vehicles.

Do: Try to rust proof any exposed metal areas on your boat.

Do: conserve your battery life by removing it and trickle charge it.

Do: drain the fuel tank, or add stabilizer for long periods of storage

Storing an ATV

- Do a full clean on your ATV, with soap, rinse and lubricant.
- Drain the fuel tank, or add stabilizer for long periods of storage.
- Tend to the battery with a battery tender.
- Inflate all the tires to the proper PSI.
- Do a fresh oil change, and change out the filter as well to be extra safe.
- Cover your ATV, but don't use plastic. Use a breathable fabric if possible.

Above all. Make sure your toys are adequately insured. Give us a call to review your policy.

This month's BIG WINNER! 2020 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!



CONGRATULATIONS
**KEVIN &
MICHELLE WIKS**

They chose
the TV



Aaron Ruston

Contact Aaron for all your **STRATEGIC FINANCIAL PLANNING.**
CALL: 306-684-1934

Our Customers Say It Best:

"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*

"Friendly service. Fast answers and solutions. Quick return calls and information."

*Bonnie Groff,
Moose Jaw, SK,*

"Always friendly and knowledgeable."

*Laurie Ewen,
Moose Jaw, SK*



What is the right term for your life insurance

Life insurance policies usually range from five year terms up to 30 year terms. And some policies — called whole life policies — last a lifetime.

Selecting the right term for your policy depends on many factors. The duration of your policy should coincide with your family's need for the financial protection. To consider this, factor in a number of situations.

How Far Out Do Your Financial Obligations Stretch?

A common reason to invest in life insurance is to cover financial obligations. These include mortgages, personal loans, and other debts. They also include the financial responsibility you have to individuals, such as your children.

Choose a life insurance plan that spans at least this length of time. It will provide you with ample coverage for those debts. For example, if your mortgage is for 20 years, select a policy that is at least 20 years. The proceeds can help cover your family's needs during that time.

What Do You Anticipate Future Needs Being?

This can be a tricky question. It is important to know what the future will hold, as impossible as that might seem. Some individuals want to use life insurance to cover costs such as:

- College expenses for a child
- A trust fund for a child
- Long-term medical care needs
- Funeral expenses
- Long-term dependent care

Term life insurance is versatile. Policies can meet many specific needs.

Moreover, you do not have to have a specific reason to choose term coverage. If you would like to make sure your spouse has the potential for financial help for the next 20 years, you should select that term. However, remember, the day the 20 year policy is set to expire, you will need to renew coverage.

Costs and Coverage

The sooner you buy life insurance, the less expensive it will likely be. Hence if you buy a long term policy now while you are younger, it will cost less than it will later in life. Most individuals benefit from these policies throughout their lifetime. Policies often continually offer the same protection — a payment to your loved ones if you pass away while it is in place. For that reason, having any type or length of policy can help.

It is also important to consider the value of whole life insurance. In some cases, it can offer the best level of protection. Individuals who want to leave behind funds for their beneficiaries can benefit with this coverage.

Finding the right life insurance is important. No two needs are the same. With the help of a trusted agent, it is possible to find a term that is right for your needs.

We can help you find coverage. Call Heritage Insurance at (800) 667-7640 for your free life insurance quote today.

DID YOU KNOW? AVERAGE SPENT ON...

TAKE-OUT FOOD:
\$75 PER MONTH

LIFE INSURANCE
\$30 PER MONTH



LIFE INSURANCE...CHEAPER THAN YOU THINK.

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



Should I get a Home Security System?

Though a home security system may seem like an expensive investment, it could help pay for itself, considering that you may get a discount on your homeowners insurance premium for having a system in place.

Safety First

When you think home security, you may only think burglar alarm. However, a fire alarm system is just as important. A fire that starts while you're away from home can result in losses that far surpass those of a break-in. Having a fire alarm built into your home security system will ensure a quick response in the event of a fire, whether you're home or not.

Moose Jaw Shrine Club Raffle

WIN THIS

DRAW
19th Sept.

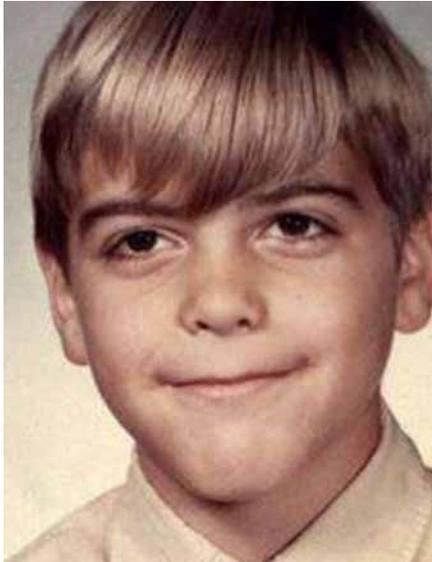
1987 Little Red Corvette

Tickets \$20 - Only 3000 to be sold

Tickets are available at Heritage Insurance, or by texting or calling Scott at 1 (306) 631-8318.



Heritage Insurance



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 will be entered into a draw.

Last month's WINNER is:

Brenda Gignac

It was... **Tom Hanks**

No purchase necessary. Contest open to everyone.



SHOP LOCAL TRIFON'S PIZZA



Your Favourite Fresh Toppings. No Gimmicks.

Hungry? Make it Trifon's tonight! The first Trifon's Pizza was opened in 1972 by founder Trifon Agioritis. If it was one thing Trifon knew, it was great pizza! So he decided to stake his name on it. With an honest to goodness crust, smothered with fresh tomato sauce, gooey mozzarella cheese, and all your favorite fresh toppings, it is no wonder Trifon's has been serving customers for over 40 years. Our tasty meals are a welcome and convenient break in a busy day.

With 22 locations across SK, Trifon's is not just pizza anymore! Order one of our tasty mouthwatering options from our large menu...Appetizers, Soups & Side Orders, Salads, Charbroiled Burgers & Chicken Sandwiches, Oven Toasted Submarines & Sandwiches, Pasta, Steaks, Seafood & Entrees, Senior's Menu, Children's Menu, Desserts, and Beverages.

Moose Jaw 306-692-4500 OPENING SOON in Chillers Brew Pub

Stop in at one of our locations or visit us online for full menu options. Pickup and delivery options available.

Trifons.com

Heritage Insurance In **YOUR** Community

We are so happy to see activities and clubs back up and running. This month, we are proud to support the Missouri Coteau 4-H Multi Club. 4-H is one of Canada's largest youth organizations. 4-H Saskatchewan provides members and leaders with learning experiences tailored to the needs and interests of each individual. All members develop leadership skills primarily through the completion of projects

Heritage Insurance is always happy to support many community organizations and the great work they do.





Can You Spot 10 Differences?



ANSWER:

1. Pink Shoes Missing 2. Pedal Missing 3. Bike Light Missing 4. Girl Missing Eyebrows 5. Cloud Missing 6. Seat Missing 7. Hat Band Different Colour 8. Pocket Missing 9. Hair Bows Missing 10. Gate Rail Missing. Images from Vecteezy.com

Help Billy catch the school bus safely...



That's Funny



Q: How do you throw a party on Mars?
You planet.

Q: What did the frog order at McDonald's?
French flies and Diet Croak.

Q: What do you call a fly without wings?
A walk

Q: Why did the girl throw a stick of butter out the window?
She wanted to see a butter-fly.

Bet you didn't know.....

- Australia has the most amount of reptiles in the world (over 750 different species!).
- It would take only one hour to drive to space.
- A hippopotamus can run faster than a man.
- Your heart is about the same size as your fist.
- Pet hamster can run up to 8 miles a night on a wheel.
- Slugs have four noses.
- You can not talk and inhale or exhale at the same time ... try it!

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!

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



YOU can be a 2020 Referral Winner!
Tell Your Friends & Family About Heritage Insurance and **You could be next month's Big Winner!**



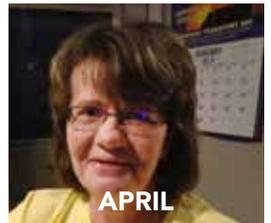
JANUARY



FEBRUARY



MARCH



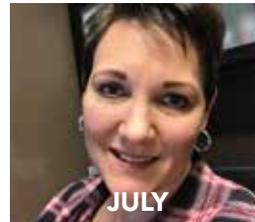
APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



This could be YOU!

OCTOBER



This could be YOU!

NOVEMBER



This could be YOU!

DECEMBER

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