



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

Greg Marcyniuk
Agency Owner

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August 2016

August - the Month for Summer Fun!

Yes it's hard to believe we're halfway through the summer. Matthew is enjoying his time at the lake - Sheila and I are as well (just too short).

With summer in full swing, so too is camping. I've included some camping safety tips. Please feel free to share with family and friends.

As always thanks for choosing Heritage Insurance, enjoy the summer and please be safe out there.

P.S. We're now open until 8:00 pm on Thursday evenings



Matthew Enjoying his Lake Time

Greg, Sheila, Matthew & Taco

Camping Safety Tips

1. **Water Safety:** Many water-related accidents are preventable. Always wear a properly sized and fitted life jacket when boating; know your abilities as a swimmer and don't venture beyond your comfort level; use the buddy system; be aware of currents and learn what to do if caught in one; and always supervise children, even in very shallow water.
2. **Protect Yourself from the Sun:** With summer comes hot, hot heat! Sunburns can be incredibly painful and very serious. Don't forget to wear hats, sunglasses and apply sunscreen 20-30 minutes before going out in the sun and reapply often; make sure to use waterproof sunscreen if you plan to go in the water, but remember it only lasts about 90 minutes when in water.
3. **Keep Cool and Stay Hydrated:** With summer heat, it's also extremely important to keep cool and hydrated to avoid heat exhaustion or stroke. Drink plenty of water throughout the day and pack extra water bottles in a cooler with lots of ice to keep them cold. Find a shady place to rest if you are getting too hot. Know the symptoms of heat exhaustion; excessive thirst, nausea, fainting, cool and clammy skin, weakness, muscle aches, heavy sweating, slow heartbeat and dizziness.

(Continued on page 3)

Heritage Insurance Your SGI Canada Broker

Heritage Insurance Protection Team · TF: 1-800-667-7640 · PH: 306-693-7640 · FAX: 306-692-3661 · Email: contactus@heritageinsurance.ca



Russ MacDonald
Life/Retirement
Specialist Agent

Start the Conversation About Critical Illness Insurance

Most Canadians have no plan in place to handle a critical illness and would experience severe financial hardship if they were faced with one.

Did you know.....

- 60% of working Canadians are concerned about a loss of income if faced with a Critical Illness.
- 57 % of parents say they'd have to keep working if their child suffered a critical Illness.
- 49% of working Canadians without critical illness insurance have never considered it or were not aware it existed.
- 50% of working Canadians have never discussed critical Illness Insurance.

The above stats show that over half the population definitely does have a need for this type of coverage. The real question is do they have the coverage set up? Well you can answer that question to your particular situation. If this is something that you would like to look into a little more then give me a call today. We can review your concerns and implement a plan should something like this happen to impact you or your family.

For further information I recommend you visit criticaluncovered.ca - there you can watch videos and read articles showing how individuals were impacted by being diagnosed with an illness as well as how critical illness coverage helped them through that tough stage in their life.

Source: Head Research, Critical illness insurance – thought leadership research, <http://criticaluncovered.ca/en/our-research>, Sept. 15, 2015

Russ MacDonald
Heritage Insurance Ltd., 306-631-9738

Our Customers Say It Best:

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

Janet Vermette, Moose Jaw, SK

"The one on one service is great. Personable staff, efficiency."

*Linda & Greg Foreman,
Mossbank, SK "*

New Hours:
To serve you better
we have changed our
hours of operation

Effective January 4:

Monday - Wednesday
8:30 - 5:30

Thursday
8:30 - 8:00

Friday
8:30 - 5:30

Saturday
9:00 - 4:00

Heritage Insurance In YOUR Community

Ashley pictured here
presenting a check to some
of the Moose Jaw Flying Fins!

Heritage Insurance is happy
to support the Moose Jaw
Flying Fins and many other
community organizations.



2016 Referral Contest:

4 Big Screen TVs! 8 iPad Air 2's!

Anyone can refer a friend and be entered to win either an iPad Air 2 or a 50" LED Smart TV! Tell Your Friends & Family About Heritage Insurance and You Can Win Too!

Heritage Insurance **"Referrer of the Month"** Winner:



Next Month's

Winner:

This could

Camping Safety Tips *Continued*

(Continued from page 1)

4. **Avoiding Bears and Other Wildlife:** Food attracts a variety of critters, so raccoons, skunks and even bears could make an appearance during your trip. Never store scented products or food in your tent; instead, lock it in your car, put it in a separate tent or string it up in a tree if you are camping in the bush. Don't leave garbage out in the open, store food in airtight containers and clean up immediately after eating – otherwise you may have some unwelcome visitors.
 5. **Transporting Food:** Keeping perishable foods at the appropriate temperature is vital to avoiding illness. Eat fresh foods first and pack them in a cooler using plenty of ice to keep food from spoiling.
 6. **Build Campfires Responsibly:** Check the official campground website beforehand to determine fire regulations. Use a fire pit if one is available, never leave the fire unattended and remember to fully extinguish it when you are done. If a fire pit is not available, create one well away from tent walls, plants, trees and other flammable objects.
 7. **Getting Lost – and Found!** Always tell someone where you are going. Have a set plan with a pre-determined meeting place if you get separated. Packing a whistle, cell phone and compass or GPS are always a good idea. Know what to do when you get lost and you'll always be found. Adventuresmart.ca is a great resource for information on how to stay safe outdoors.
 8. **Protect Against Insects:** Prime mosquito-biting hours are usually from dusk to dawn, but ticks are out at all times, so become familiar with insect and tick repellent and apply regularly.
 9. **Prepare for the Weather:** Check the weather forecast before you pack. Weather can be unpredictable, so make sure to pack for a range of temperatures and rain.
 10. **Bring the Right Gear:** Plan in advance and bring only certified essentials - you don't want to be lugging around unnecessary equipment or faulty gear. Don't forget to pack: a pocketknife, first aid kit, extra clothing, water bottle, flashlight, extra trail food and matches and fire starters.
- Whether you're a first-time camper or experienced explorer, I'd like this summer to be the best one yet.

Stay safe, alert and aware – happy camping!

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Your SGI Canada Broker**

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Email: contactus@heritageinsurance.ca

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Monday - Wednesday

8:30 - 5:30

Thursday

8:30 - 8:00

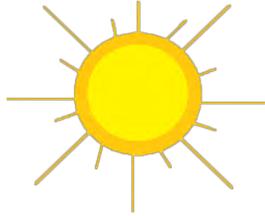
Friday

8:30 - 5:30

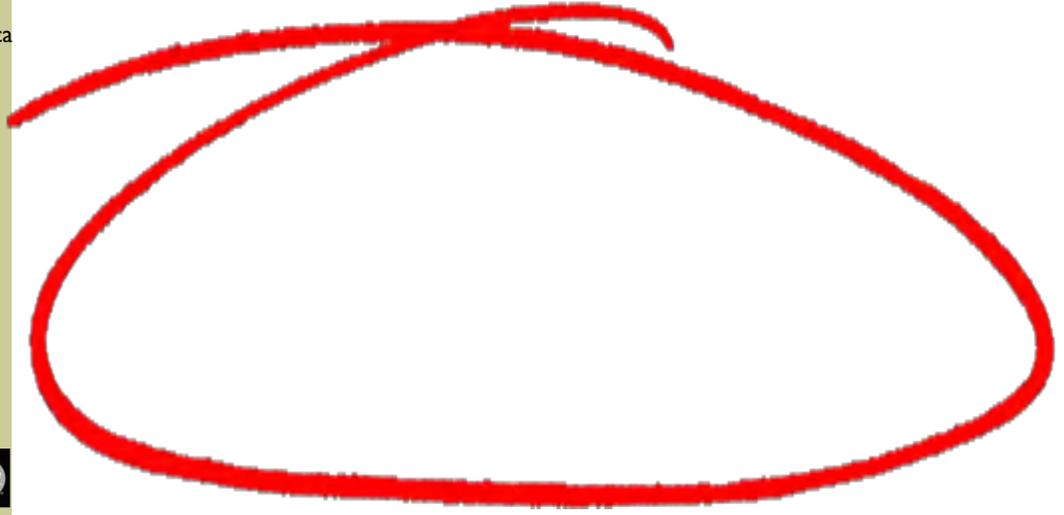
Saturday

9:00 - 4:00

Plenty of Free Parking



Publication Agreement No 41251519
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Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in



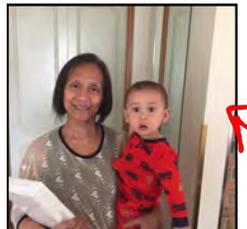
Kevin Hembroff - **50" TV!**



Jan Vermette - iPad Air 2!



Von Agioritis - **50" TV!**



Maria Barred-Campbell - iPad Air 2!



Abner & Gracia Mangaoil



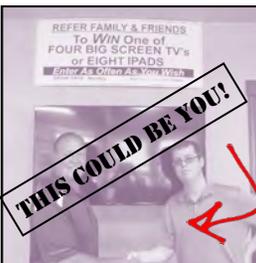
Shawn Robinson - iPad2!



Herman Fehr - **50"!**



Judy Dougherty & Doug Sullivan -



Kain Petlak - **50" TV!**



Denise McKechnie - iPad2!



Nora Boechler - iPad2!



Rose Katernych - **50" TV!**



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