

Greg Marcyniuk's

INSURANCE UPDATE

April 2019

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

- SGI - Basic Auto
Damage Insurance
....page 2
- Referral Winner!
....page 3
- Umbrella Policy
....page 4
- Why Shop local?
....page 6
- Pets Zone
....page 7

Hours of Operation:

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



Skiing in March



Matt playing Badminton



APRIL

Spring is in the air.

It's still hard for Sheila and I to see Matthew driving on his own. But let me tell you it's not hard to believe the gas bill.

This month we're happy to highlight Halstead Denture clinic as our featured Shop Local Business. I'm happy to say we've had a lot of positive comments on this and please continue to shop local.

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

Greg, Sheila, Matthew and Taco



Heritage Insurance

1

Pet of the Month

April's Pet of the Month is **Mowgli**

sent in by Andrea Renz



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. 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.

Animal Facts...

- The blue whale can produce the loudest sound of any animal. At 188 decibels, the noise can be detected over 800 kilometres away.



SGI - BASIC AUTO DAMAGE INSURANCE

When you register a vehicle, you pay a flat registration fee and get a basic package of insurance on your plates. The insurance includes:

- coverage for damage to your vehicle, subject to a deductible
- personal injury insurance from a vehicle collision
- liability insurance for damage your vehicle causes to a vehicle or property, or injury to others

Vehicle damage and your deductible

The physical damage your vehicle suffers from a collision is covered by your basic plate insurance, subject to a deductible. The deductible is the amount **you must pay** before your basic plate insurance covers the rest of the costs. Most vehicles with basic plate insurance have a \$700 deductible.

Deductible Payment Plan

If you have basic plate insurance and you're eligible, you can use the Deductible Payment Plan to pay your deductible over 10 months.

Reduce your deductible

If you want to pay a smaller deductible, you can buy an SGI CANADA Auto Pak with the deductible option that works best for you.

Coverage for vehicle damage

Your vehicle is covered for its actual cash value. This is the market value of your vehicle when compared to similar vehicles, with similar equipment, mileage and condition as your vehicle.

Coverage limitations

There are some limitations on vehicle damage coverage. For example:

- Loss or damage to a vehicle insured under antique use
 - \$800 less your deductible of \$500
- Loss or damage in classes A, C, D or TS (commercial trailers)
 - unless it says otherwise, limited to \$15,000 or the declared value, less your deductible
- After-market audio, visual, sound or communication equipment
 - capped at \$1,500 per incident or collision - \$2,200 less your \$700 deductible

If your vehicle is damaged, take steps to make sure more damage doesn't happen. For example, if your vehicle's window is broken, put a plastic cover over the window to prevent water damage from rain.

Extra damage coverage

For increased protection, you can choose to buy extra damage coverage with an auto extension policy through your insurance broker.

Liability insurance

If you're responsible, or liable, for a collision, you're responsible for the cost of the damage you've caused, which includes:

- damage to personal property
- physical injury or death to another person
- a victim's lost or potential income

Your basic plate insurance includes \$200,000 of liability coverage. If you're responsible for losses more than \$200,000, you'll have to pay for the difference out of your own pocket.

Increase your liability insurance

If you'd like to increase your liability insurance coverage, you can choose to buy an auto extension policy, with the liability coverage limit you like best.

IMPORTANT TIPS FOR BRINGING YOUR CAR OUT OF WINTER STORAGE.

BY HAGERTY INSURANCE

If your classic car has been in storage for a few months, or a couple of years, there are a few things you must tend to before taking it for a spin.

- Start with a visual inspection underneath the vehicle to see if it has been leaking any fluids. A coolant leak would typically be green. A transmission leak or power-steering leak typically would show red fluid, brake fluid may look like dirty water and a differential leak would be a dark-color.
- We recommend changing most fluids before driving. An oil and filter change is mandatory, and changing the brake fluid is a great idea to ensure the brake system functions properly. Transmission, differential and power steering fluid can usually go about three years before needing to be changed, unless the vehicle is a new acquisition "barn find," in which case all fluids should be changed. If you didn't use a product such as Stabil in the gas tank prior to storing the car, empty the tank and fill it with fresh gasoline.
- Before attempting to start your car, check the battery. Hopefully you kept it out of the cold, and preferably on a trickle charger. Test your battery for voltage, and make sure it shows six or 12 volts, depending on your charging system. If the battery has not been stored properly, or fails to hold a charge, you must replace it.
- A good way to prepare an engine for storage is to use a fogging oil in the cylinders by taking the spark plugs out and spraying the chemical into the cylinders. This ensures that the bores will not rust, and the rings will keep their tension. If you did not perform this procedure before storage, remove the spark plugs and pour some oil in the cylinders and let it sit for a few days. This will ensure your cylinders are lubricated for the first firing of the engine. This also is a great opportunity to replace the spark plugs.
- Now it's time to start your baby. Remove the air cleaner assembly, and pour some gas into the throat of the carburetor. A cap from a spray can that is filled halfway with gasoline should be sufficient. If the engine is carbureted, simply depress the throttle pedal to set the choke. If injected, turn the key and let the pump prime for 30 seconds. If the car



- starts immediately, let it idle until it gets up to temperature. Replace the air cleaner assembly, check the transmission fluid level if it's an automatic, and check for leaks or odd noises. At this time, inspect the engine compartment. Check the hoses to make sure they are still pliable, but not spongy. Tighten or replace any belts that are questionable.
- Check steering components, exhaust condition, etc. Make sure that everything is intact and appears as it should. If you have drum brakes, remove the drums, inspect the linings, grease the hubs then adjust the brakes to manufacturers specifications.
 - Before a test drive, pull it outside and give the vehicle a thorough washing and detail. This gives you a chance to check the body for any new blemishes or rust, or repairs that may be failing. Vacuum the interior, and utilize your favorite protectant on the upholstery.
 - Before pulling out of the driveway, have a helper check the exterior lights for you. Make sure the headlights, brake lights, turn signals and flashers are operable. Safety first!
 - You now are ready for the first trip of the season. Bring your cell phone and a fire extinguisher just in case. (You should have a high-quality fire extinguisher in the vehicle anyway.) Drive around town for a half hour or so, watching the gauges the entire time. Pay attention to any noises, hesitation, rattles or anything out of the ordinary. Make a note, as you will want to check these issues when you return home.
 - Once home, recheck your fluid levels and repair any issues that you may have found.

Hope that this gets you closer to enjoying your vehicles this season. Happy motoring!

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 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
Rose Katerynych**

Rose chose the
Big Screen TV



Russ MacDonald,
Financial Advisor

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,
Tugaske, SK*



WHO NEEDS AN UMBRELLA LIABILITY POLICY?

You do! Contrary to popular belief, umbrella liability policies are not just for the wealthy. We recommend that everyone consider carrying an umbrella policy. If you engage in a high-risk activity or hobby that increases your odds of getting sued (such as having a teenage driver, owning a swimming pool or entertaining frequently), it is wise to supplement your insurance with a personal umbrella liability policy.

Getting the Best Rate

It's a good idea to source all your liability policies from the same insurance company; ask about our multi-policy discounts.

Personal Umbrella Liability Basics

Accidents happen—and it's not uncommon for jury awards and out-of-court settlements to run into the millions of dollars. While it's difficult to pinpoint the monetary consequences of the risks you and your family take each day, are you certain your current liability insurance offers you enough protection? For example, what if:

- Your teenager runs a stop sign, causing a serious accident
- A deliveryman falls on your sidewalk and is seriously injured
- A babysitter is injured by your otherwise friendly dog

If you are found to be legally responsible for injuring someone or damaging their property, without a personal umbrella liability insurance policy, anything beyond the limits of your standard liability insurance coverage will come out of your own pocket. Standard liability insurance generally includes homeowners, renters, auto and watercraft policies.

Like an umbrella that protects you from the rain, a personal umbrella liability policy provides an extra layer of insurance coverage over your standard liability policies. It protects your personal assets by kicking in when your standard liability coverage is exhausted.

How Much Coverage Do You Need?

You'll want to consider not only your total personal assets but also your potential personal risks. For example, do you operate a business in your home and have employees and clients at your home on a regular basis? Does your profession or the location of your home make you an easy target for a big settlement? Determine your personal risks to evaluate the amount of additional liability coverage that makes the most sense for you. Coverages start at \$1 million, and go as high as \$5 million. Let us answer your questions...Give us a call Today.

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
- 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.

Winner for February Irean Smith

It was... **Emma Watson**

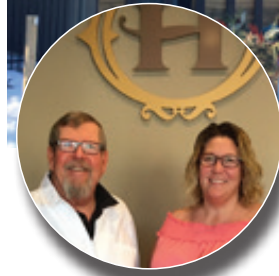
No purchase necessary. Contest open to everyone.

Heritage Insurance In **YOUR** Community



We were happy to help support the wonderful Kids and Instructors at The Moose Jaw Skating Club during their Hollywood Gala, it was a wonderful show enjoyed by all.

Heritage Insurance is happy to support many community organizations!



SHOP LOCAL

While it's true that dentures are durable, they aren't anymore permanent than eyeglasses. Just as the condition of the eyes change as you age, so does the condition of your mouth. Replacing dentures at regular intervals of five to seven years makes it possible to maintain a healthy natural smile and prevent intra oral deterioration.

Denturists are thoroughly educated in the theoretical and practical aspects of both intra oral and laboratory procedures.

Halstead Denture Clinic offers natural looking dentures, both complete dentures, partials, relines and repairs.

Good quality dentures are selected for their natural appearance, excel in design for mastication purposes and extremely good wear resistance. Halstead Denture Clinic employs the most advanced equipment and modern techniques together with the highest quality materials that will produce the best results for our clients. An on-premise lab ensures quality control. Most of the work is done on site, you can often get same day relines and repairs.

Take a positive step towards improving your health and appearance. Protect your oral health with proper fitting dentures from Halstead Denture Clinic.

Halstead has served the Moose Jaw area since 1964. We have two licensed Denturists, Lynn Halstead and Ron Halstead. We are open to the public with no referrals requested. All private insurance claims are welcome, including DVA and Social Services.

At Halstead you always get a written money back guarantee on your new dentures.

**43 River Street East. Moose Jaw, Saskatchewan S6H 0A9
Call toll free 1-8774445 or 693-4161**

Purchasing local helps grow other businesses as well as the local tax base.

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



THIS SPRING ASSEMBLE A PET FIRST AID KIT

Basic Medical Supplies

- Roll of gauze (can be used to make a muzzle if needed)
- Sterile gauze pads
- Bandage rolls, such as Vet rap
- First aid tape
- Lubricant
- Cotton balls and swabs
- Styptic powder or pencil
- A Toy - a product that discourages dogs from licking where the product is applied
- Nutritional supplements.

Additional First Aid Tips

- Don't give your pet human medication unless advised to do so by your veterinarian.
- Don't give your dog medication that's meant for cats, or vice versa.
- Always take precautions when handling an injured pet. Even the most gentle pet may bite if it is hurt or scared.
- Know how to use the items in your first aid kit. Pet first aid courses can provide instruction. When possible, consult your vet first, particularly before administering medication.
- Periodically check the expiration dates on medications and replace them as necessary.



Pet Jokes

Q: What's the difference between a guitar and a fish?

- You can't tuna fish.

Q: What do you call a pile of kittens

A meowntain

Q: What do you call a dog magician?

- A labracadabrador

Q: Why can't a leopard hide?

- Because he's always spotted!

Q: What do you call a chicken with a piece of lettuce in its eye?

- Chicken Caesar Salad



Springtime Safety Tips

Spring has sprung, and with the change of season, our thoughts turn to Easter celebrations, spring cleaning and much-needed home improvement projects. Before you embark on seasonal chores or outdoor revelry, take inventory of potential springtime hazards for your furry friends.

Easter Treats and Decorations

Keep lilies and candy in check—chocolate goodies are toxic to cats and dogs, and all true lilies can be fatal if ingested by cats.

Buckle Up!

While most dogs love to feel the wind on their furry faces, allowing them to ride in the beds of pick-up trucks or stick their heads out of moving-car windows is dangerous. Pets riding in cars should always be secured in a crate or wearing a seatbelt harness designed especially for them.

Spring Cleaning

Be sure to keep all cleaners and chemicals out of your pets' way! Almost all cleaning products, even all natural ones, contain chemicals that may be harmful to pets.

Home Improvement 101

Products such as paints, mineral spirits and solvents can be toxic to your pets and cause severe irritation or chemical burns. Also, be cautious of physical hazards, including nails, staples, insulation, blades and power tools.

Let Your Garden Grow—With Care

Fertilizers, insecticides and herbicides keep our plants and lawns healthy and green, but their ingredients may be dangerous if your pet ingests them. Many popular springtime plants—including rhododendron and azaleas—are also highly toxic to pets and can prove fatal if eaten.

Pesky Little Critters

April showers bring May flowers—and an onslaught of bugs! Make sure your pet is on year-round heartworm preventive medication, as well as a flea and tick control program.

Out and About

Warmer weather means more trips to the park, longer walks and more chances for your pet to wander off! Make sure your dog or cat has a microchip for identification and wears a tag imprinted with your home address, cell phone and any other relevant contact information.

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

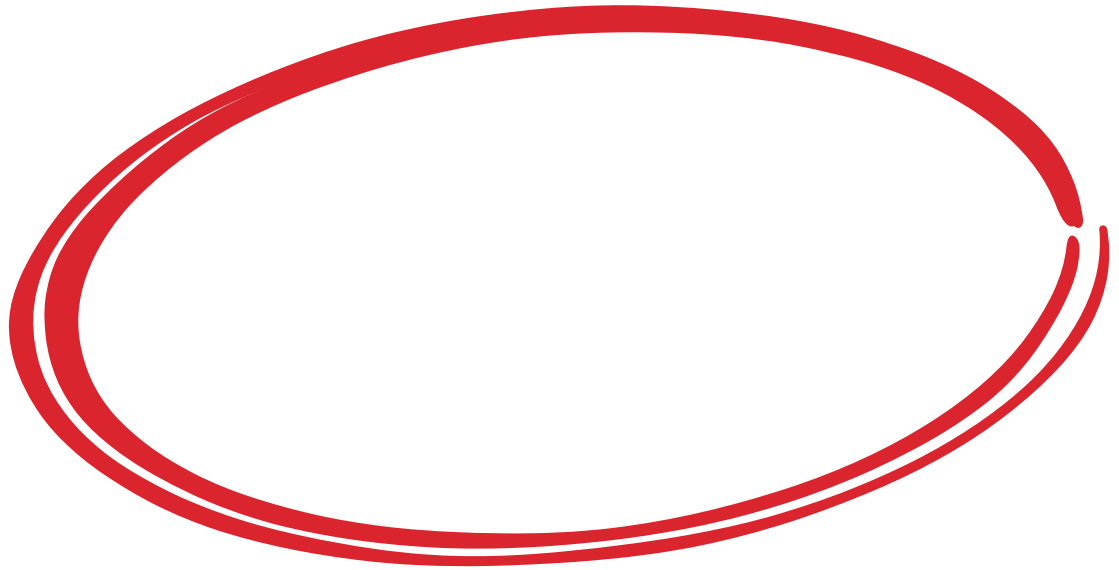
Saturday
9:00 - 4:00

Plenty of Free Parking



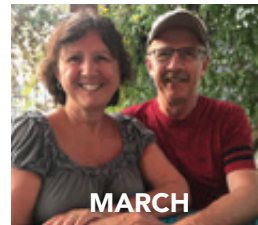
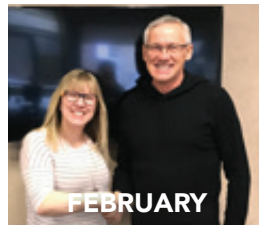
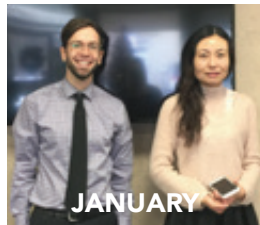
Give us a Call Today!

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



YOU can be a 2019 Referral Winner!

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



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