



Greg Marcyniuk
Agency Owner

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- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

December 2011

Season's Greetings!

It's hard to believe that 2011 is almost complete. Matthew is excited about Santa coming, as with most kids at this time of the year, he's busy making his wish list and counting the days before the big guy arrives.

I've had numerous requests to rewrite the first part of why do premiums increase and what we can do about it. As well, with the holiday season here I've included tips to prevent theft during this

time of year.

Please take the time to read both articles - not just for saving money but for saving a life as well.

Wishing You and Yours a Very Merry Christmas and a Happy, Healthy 2012 - thanks for choosing Heritage Insurance and we look forward to serving you in 2012.

Greg, Sheila, Matt & Taco



Matthew decided he should be decorated for Christmas as well

Do you know how to prevent burglars from taking away your Christmas cheer? 26 Tips for Preventing Theft

Do you know how to **prevent burglars** from taking away your Christmas cheer? Every year during the holiday season among the Christmas shopping, holiday parties, church services, and family outings there are **thieves** watching and waiting for their chance to take advantage of you and steal your belongings.

Theft statistics rise during the holidays according to law enforcement officials. SGI claims that most thieves look for easy targets. By knowing this ahead of time, you can take steps to reduce your chances of becoming a victim of theft this year. Whether

you are shopping at the mall or planning a 5 day ski trip to Bnaff, these 26 tips can help you **prevent theft** from happening to you.

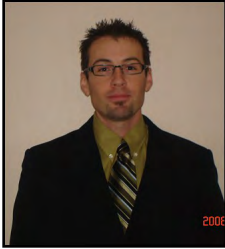
26 Tips for preventing theft

1. Car doors should always be locked, even when parked at home
2. Do not leave any valuable items in your car, especially overnight
3. When unloading items from your car, don't leave your vehicle open while you take items in, leaving other items in the car for thieves to take
4. Park in a well lit area when shopping
5. When you are out shopping, hide valuables, even small ones
6. Do not let thieves know what you buy; don't put the boxes they came in out on the curb in plain sight with the trash and recycle. Break the boxes into small pieces and place in the bottom of the can
7. Don't let mail or papers

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Russ MacDonald
Life Insurance Agent

Life is too short to wake up with regrets...so love the people who treat you right....forget about the ones who don't. Believe everything happens for a reason.

Be kinder than necessary because everyone you meet is fighting some kind of battle.

Enjoy The Little Things This Holiday Season!

Think back to when you were a child. What was the most enjoyable time? For me it was Christmas. There is something about the weeks leading up to this joyous holiday that sends me warm feelings inside. I know it can be a hectic time with all the hustle and bustle involved, but taking the time to enjoy being with your loved ones will help you to forget about that. Doing the little things goes a long way in enjoying this season; after all, Christmas is about family. Go for a sleigh ride, cut down a Christmas tree and decorate with the kids, fill your mugs with hot chocolate and drive around the neighborhood

and look at the beautiful Christmas lights, watch old Christmas cartoons with the children. Go tobogganing. Basically relive your childhood again with your loved ones! We only get 1 time a year to do it so take advantage! Our loved ones mean the most to us to enjoy every moment spent with them!

Happy Holidays!

Russ, Heritage Insurance Ltd

...much more than just saving money!

Why Do Your Premiums Increase?

Inflation Protection Factor

This rider increases the amount of coverage on your home, contents and outbuildings. This is adjusted by the inflation rate annually and is the reason why there will ALWAYS be an increase in your premiums. This is not a bad thing, this rider sees that your protection on your home, contents and outbuildings keep pace with inflation.

Sewer Back Up

As all of us are aware, there has been an abundance of water damage throughout the province. With a dramatic increase in storms, plus severity and outdated city infrastructures that can't cope with these storms. All of these contributing factors have increased the number of sewer back up claims. As well most basements today are developed as much as the rest of the house therefore the claims payouts are greater today. Unfortunately with greater claims payouts and greater number of claims comes with

an increase in premium.

What We Can Do

A combination of the three riders as mentioned above has seen a significant amount of increase in premium for our policyholders.

What we do recommend to most of our clients to help offset this increase is to look at a higher deductible. This alone could save you up to 20%. Another way is letting us know when your birthday is, you may qualify for a mature discount and this could save you up to 10%. These are the most immediate discounts that we can add to your policy just by letting us know. There are other discounts available such as alarm and mortgage free as well.

We can all work together to see that you and your family have the best coverage for the best premium possible. The way we do that is through communication, so please when we mail or call, we just ask that you get back to us with the appropriate information.

Heritage Insurance In YOUR Community

Pier of Heritage Insurance is seen here presenting items for prizes to Chelsea from Caronport Prairie School of Skating.

Heritage Insurance Is Always Proud To Support
The Various Charitable Organizations That
Help Others In Times Of Need!





26 Tips for Preventing Theft cont.

(Continued from page 1)

- stack up - stop mail and newspaper delivery while you are away
8. Let a neighbor know you will be gone and that there will be no one coming and going from your house
 9. Ask a neighbor or friend to remove door flyers, or other advertising someone may leave in your mailbox
 10. Ask your neighbor or hire someone to take care of snow removal
 11. Put lights on a timing system so the house does not stay dark.
 12. Never open the door to strangers
 13. Keep home doors and windows locked
 14. Consider installing a home security system including a home security alarm (saves money on your insurance)
 15. Don't leave a hidden key outside
 16. Don't give keys to service people
 17. Avoid bragging to others about valuables you own
 18. Install exterior lighting
 19. Record serial numbers and photograph household valuables (very important in the event of a claim)
 20. Always park your cars in the garage with the garage door shut to prevent anyone from observing your occupancy patterns
 21. Place a radio or TV on a timer and the volume up loud enough to be heard from outside
 22. Lower the sound of your telephone ringer (or answering machines) so that it can't be heard from outside
 23. Never leave notes on your door indicating you are gone
 24. Have your home phone forward calls to your cell. Thieves will sometimes call your home to see if you are there
 25. Do not invite strangers into your home, such as cheery young magazine sales people who may be there to case the house
 26. Be a good neighbor- watch your neighborhood and notify the police if you see something suspicious

Home burglaries and theft of your valuables can happen to the most prudent. **Preventing theft** can be just a matter of taking a few extra steps. Don't let thieves do their holiday shopping from your belongings by following these tips on reducing the odds that you will become a **victim of theft** this year

We Are Always In The Mood For Referrals!

By telling others about us and **YOU** Could **WIN!**

Remember, there is **NO** limit to the number of people you can **REFER** or the number of times your name can be entered to win. **MULTIPLE referrals count as multiple chances to win!**

306-693-7640 · 800-667-7640

FAX 306-692-3661 · contactus@heritageinsurance.ca

www.nohassleinsurance.ca

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

Peter Thiessen won a 52" Plasma Big Screen TV!



Peter Thiessen,
4th Quarter TV Winner!

Watch for the January Newsletter for
the Exciting 2012 Referral Program!!!

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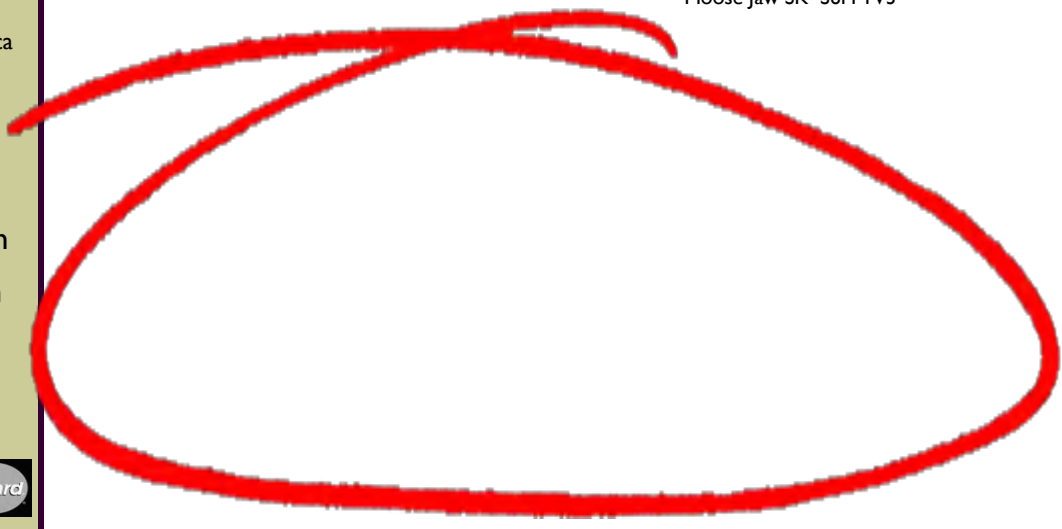
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**Your Motor
License Issuer**



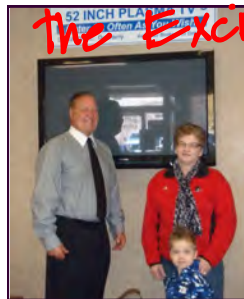
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**Greg Marcyniuk Congratulates Peter Thiessen!
He Won A New 52" Big Screen TV For Telling
His Friends & Family About Heritage Insurance!**



*Watch for the January Newsletter for
The Exciting 2012 Referral Program!!!*



Rose Nernberg & Jacob Gamble
2011 1st Quarter 52" TV Winner



Allan Mock
2011 2nd Quarter 52" TV Winner



Javier Bravo
2011 3rd Quarter 52" TV Winner