



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

November 2011



Greg Marcyniuk
Agency Owner

Save up to 20% more
by combining all your
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Heritage

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- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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Thank you!

As I write this, Matthew and I are trying to sneak some of the yet to be distributed Halloween candy. Matthew is excited about his expected haul of Halloween candy as well as myself (I've got to check to make sure everything is safe). Sheila of course is reminding me of the consequences on over consumption of the candy (i.e. my mid section). Matthew is running around as the grim reaper as per the photo - this is his costume of choice for this year.

Recently I've had a couple concerned clients call regarding their premiums and why they go up every year. So I've decided to write on Inflation Protection, Replacement Cost Guarantee and Sewer Backup (all of which has contributed to your premiums increasing this year).

Please take the time to read about these riders and why it's important to notify us with any changes to your home or business. As well some of the things we can do to decrease your premiums. I've also provided some driving tips on dan-

gers of wildlife collision at this time of year.

Thanks for choosing Heritage Insurance and please be safe out there.



Matthew's Halloween Costume

Greg, Sheila, Matt & Taco

Wildlife Collisions

Last Year 290 People Were Injured and 4 Were Killed in Animal Related Collisions On Saskatchewan Roads

The human cost of vehicle collisions with wildlife is substantial. Last year 290 people were injured and 4 were killed in animal-related collisions on Saskatchewan roads.

In fact, there were nearly 16,000 wildlife collisions reported to SGI in 2006 and the total cost in claims was more than \$29 million.

Encounters with wildlife on roadways are inevitable given the size and geography of our province, but as a driver you can still take precautions to help protect yourself.

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.

Watch Your Speed

Yellow wildlife warning signs indicate areas of high risk. No matter the season or time of day, it's important to watch for signs of wildlife and reduce your speed accordingly. Slowing down reduces the distance required to stop and decreases the force of impact in the event of a collision.

Be Alert

It's important to constantly scan the road from shoulder to shoulder. Being alert is still your best defense against a collision. When you see an animal at the side of the road, slow down and pass by slowly. For night driving, look for the glowing eyes of animals and use your high beams whenever possible.

When encountering an animal,

(Continued on page 3)

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Russ MacDonald
Life Insurance Agent

“Keep away from people who try to belittle your ambitions. Small people always do that, but the really great ones make you feel that you too, can become great.”

- Mark Twain

“If you can't feed a hundred people, then feed just one.”

- Mother Teresa

Are You Financially Prepared?

As I write this article, I am listening to my 3 year old daughter whine about everything that crosses her path. One minute she is happy then the next minute sad. She is definitely having a bad day.

These types of mood swings are reminiscent of the recent financial markets. One minute they are up then the next they are down - definitely a stressful time for many households.

With all of this uncertainty going on in the world, it is ever so important to have a trusted financial advisor working with you. Wouldn't it be easier if we didn't have to worry about financial consequence as a result of poor planning? By working with an advisor you can avoid the potential for

poor planning. An advisor is a professional that has all the tools at their disposal to transition your dreams and goals into reality.

I encourage you to take the time to meet with me. Let's build a relationship during this tough economic time, plan for the ups and downs which will occur and provide a solid financial base to which you can be proud of.

Russ, Heritage Insurance Ltd

**...much more than just
saving money!**

Why Do Your Premiums Increase?

First there's Homeowners Guarantee - If your cover page shows that you have this coverage, the insurance company will pay to repair or replace your dwelling with material of similar kind and quality. The insurance company will do this even if the cost is more than the amount of your protection on your cover page. Because of the recent boom in housing costs, construction costs have increased dramatically as well.

Our various insurance companies require that we do a home evaluator (this is a computer program

that determines your Replacement Cost). This is the reason we've seen the biggest increase in premium, some as high as 40% because the coverage's have increased by this amount.

Special note: If you've made changes to your dwelling of \$10,000 or more you must notify us within 90 days, otherwise the insurance company will only pay the amount on the cover page.

(I'll continue 'Why Do Your Premiums Increase?' in our December newsletter)

Heritage Insurance In YOUR Community

Kelsey Thul is a participant with the Saskatchewan Appaloosa Club and has won many awards.

Awesome Effort Kelsey!

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



Greg seen here presenting a cheque to Kelsey Thul of the Saskatchewan Appaloosa Club



Wildlife Collisions cont.

(Continued from page 1)
try to do the following:

Remain calm if an animal appears on the road in front of you. If you have time to stop, do so at a safe distance and stay alert. When 1 animal crosses the road, others often follow. You can also sound your horn to scare wildlife away from the road.

If an animal appears suddenly and surprises you, remember to brake firmly and stay in control of your vehicle. Avoid swerving because you may turn into oncoming traffic or roll into the ditch.

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.

We Are Always In The Mood For Referrals!

Tell others about us and **YOU** Could **WIN A FREE New 52" Plasma BIG Screen Television in 2011!** 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!** - ask us for details!

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

www.nohassleinsurance.ca

**Heritage Insurance "Referrer of the Month" Winner:
Troy Setter won a \$50 Gift Certificate!**

Troy Setter,
Latest Gift Certificate Winner!



Watch For Our Next Newsletter for more Referral Rewards!

see next page →

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Greg Marcyniuk Congratulates Javier Bravo!

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

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License Issuer**



Rose Nernberg & Jacob Gamble
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Javier Bravo
2011 3rd Quarter 52" TV Winner



Allan Mock
2011 2nd Quarter 52" TV Winner

one more chance to win!!