



# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

December 2017

Greg Marcyniuk, Agency Owner  
*Save up to 20% more  
 by combining all your  
 insurance with us!*  
 Heritage

## Insurance Services

- ✓ Home Insurance
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- ✓ Snowmobile
- ✓ Apartment Buildings
- ✓ Condominium Buildings
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- ✓ Restaurant Buildings
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- ✓ Financial Planning

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 INCREASING Your  
 Deductibles to \$750 , \$1000!  
 Call (306) 693-7640**

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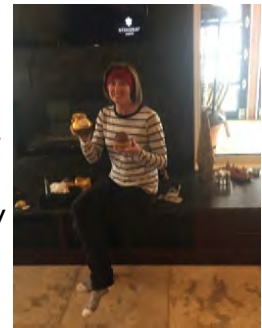
## December - the Month of Family & Giving Time

It's hard to believe that 2017 is ending and we will be on to 2018. Matthew is excited about Christmas, but more for the school break, and Sheila and I are getting ready for the festive season.

That being said, I've put together some safety tips on serving alcohol and hosting parties over the holiday season. Please feel free to share with family and friends,

As always thanks for choosing Heritage Insurance, have a safe and joyous Christmas season.

Greg, Sheila, Matthew and Taco



Sheila enjoying one of her favourite things at Christmas..."Chocolate"

## Homeowner Liabilities in the Holiday Season

The halls are decked, the nog is eggy and revelers are ready to party. But as the holiday celebrations continue, it's important to be aware of the responsibilities and potential liabilities hosts can face.

There are a variety of situations or accidents that can occur that could put a serious damper on your party. What if someone slips and falls, requires medical attention, or has too much to drink, then drives, and causes an accident? These situations are unpleasant to think about when planning a party, but homeowners and business owners should always make sure they are prepared for worst case scenarios.

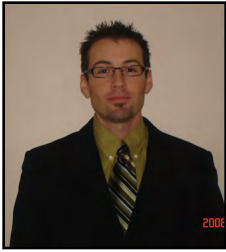
Most homeowners, business owner's policies cover bodily injury, property damage, and will provide for legal defense should a homeowner and business owner get sued in civil court as a result of an occurrence that is covered by the policy. However, hosts should check their policy with one of our brokers to see if additional coverage is needed. Umbrella policies – also called Liability Umbrella Policies – offer an additional level of protection beyond the limits of a homeowner policy, business owner policy and or a host liability insurance.

Tips to party-planning :

- Warn guests to pay attention to any hazards on the property that they should avoid or take them by surprise; such as steep steps or a hole in the ground
- Keep sidewalks, walkways and steps free of ice and snow

(Continued on page 3)

## Wishing You All a Safe and Happy Holiday!



Russ MacDonald  
Life/Retirement  
Specialist Agent

Almost another year in the books. With the busy schedule of coaching hockey, watching baseball and soccer, along with ensuring individuals and families financial needs are looked after, the months tend to fly by. With that said, there are plenty of positives that come from that. Throughout the year I have had the pleasure of watching my children learn new lessons, meet new friends and develop in their endeavors.

I have also had the pleasure of meeting many of you and I'd like to say thank you to those who I have been able to assist in ensuring their families are looked after, transitioned into retirement, began savings strategies with, or just plain gave financial advice to. To those of whom I have not yet had the pleasure of assisting, remember I am a phone call away and my door is always open should you seek advice.

From my family to yours I would like to wish you all a very safe and Merry Christmas and Happy Holidays! Enjoy your family, friends and festivities and I hope to see you in the New Year!

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

### **Our Customers Say It Best:**

*"I always get a live person on the phone. I live outside of Moose Jaw, and I still get better service from Greg, Pier and the team than I could in Regina. Highly recommend!"*

**Clinton Templeton, Regina, SK**



I included a picture of my family:

Russ, Jodie, Aiden and Keianna. Missing is our dog Bella.

### **New Hours:**

To serve you better  
we have changed our  
hours of operation

Monday - Friday  
8:30 - 6:00

Saturday  
9:00 - 4:00

## Heritage Insurance In YOUR Community

Greg giving a cheque to Ron Bruck from the Moose Jaw Royal Canadian Legion.

Heritage Insurance is happy to support the Moose Jaw Royal Canadian Legion and many other community organizations!



## Homeowner Liabilities in the Holiday Season cont.

- Ensure there is adequate outdoor lighting during times when guests will be arriving and leaving
- Take special care of items on the property that may attract children, like a swing set or tree house, and reinforce to guests that their children must be accompanied by an adult at all times
- Be prepared to have guests spend the night, appoint designated drivers, or have a local taxi service phone number easily available

*Drink responsibly and have fun!*

## **2017 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:

Dorothy Fishbook - **50" TV!**



**Next Month's**

Winner:

This could  
be you!!

**Brand New Referral Contest to be  
Announced in January 2018 Newsletter!**



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

www.heritageinsurance.ca

**Monday - Friday**  
8:30 - 6:00

**Saturday**  
9:00 - 4:00

Plenty of Free Parking!



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Return undeliverable mail to:  
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Moose Jaw SK S6H 1V3



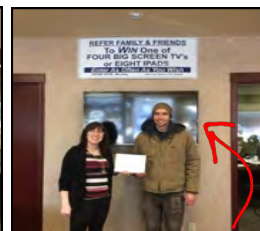
**Check out the 2017 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2018!**



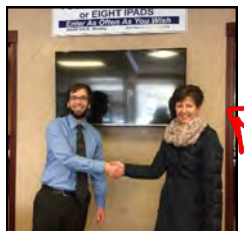
Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



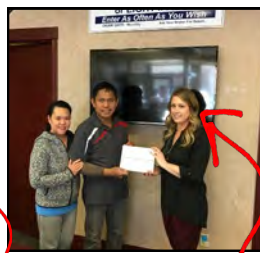
Derek McKenzie - iPad Air 2!



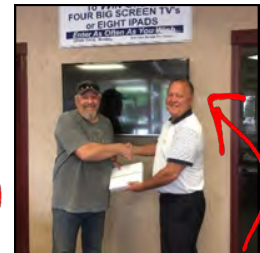
Linda Goby - 50" TV!



Terry Stevens - iPad Air 2!



Abner Mangaoil - iPad2!



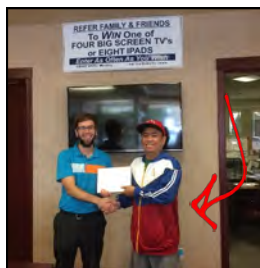
Dave Tillie - iPad2!



Kerri Friesen - 50" TV!



Garry Setrum - iPad Air 2!



Joenie Santiago - iPad2!



Shirley Stenko - iPad2!



Dorothy Fishbook - 50" TV!



**Your Motor License Issuer**

