



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

June 2017

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

Insurance Services

- ✓ Home Insurance
- ✓ Farm Insurance
- ✓ Tenant
- ✓ Condo
- ✓ Seasonal Property
- ✓ Builders Risk
- ✓ Watercraft
- ✓ Special Event Liability
- ✓ Auto
- ✓ Commercial Auto
- ✓ ATV
- ✓ Antique Vehicles
- ✓ Snowmobile
- ✓ Apartment Buildings
- ✓ Condominium Buildings
- ✓ Townhouses
- ✓ Restaurant Buildings
- ✓ Retailers & Strip Plazas
- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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

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June - the Month for Fathers

Yes, this is another of my favorite months (I have many). Matthew is counting his last days of elementary school, looking forward to the summer and Sheila I hope is preparing for a fine father's day.

family and friends.

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

Greg, Sheila, Matthew & Taco



Greg, pictured with Ben Mulrone

I've continued with the BBQ safety tips and hope that you not only read it but check your BBQ.

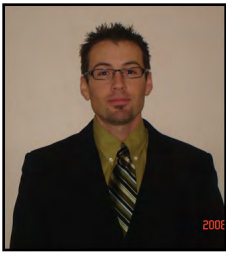
Please feel free to share this with

Safety Tips - Barbecue/Grilling Safety

Tips for Charcoal Grilling

- Ensure that your charcoal briquette barbecue is well ventilated as poisonous gases like carbon monoxide are released from the briquettes.
- Do not use gasoline to prompt your charcoal briquettes to ignite quickly, instead use a proper charcoal lighting fluid. Allow the fluid to settle for a few minutes so that the explosive vapours have a chance to dissipate.
- Stand back from the grill a safe distance while lighting the briquettes. Make sure you did not spill any lighting fluid onto your clothing or the area around the actual grill. Prior to igniting the briquettes, ensure that the can of fluid has been placed at a safe distance from the BBQ.
- If the briquettes begin to die out, refrain from spraying the lighting fluid onto the hot coals, which could result in a very dangerous and explosive situation.
- When you are done grilling, make sure that your hot coals are fully extinguished before you dispose of them. Hot coals are very dangerous and can easily start a garbage can fire.
- Enjoy your summer barbecue but remember...
- Keep children and pets far away from a hot grill, and never leave them unsupervised in the area of an ignited barbecue.

(Continued on page 3)



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

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

Linda & Greg Foreman,
Mossbank, 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

Should I Rely on Group Life Coverage as My Main Source of Life Insurance Coverage?

Nowadays it appears to be the norm for a workplace to have a group benefits package. With that package comes life insurance coverage as part of the plan. Many individuals assume this may be all they need when covering their lives. Are they correct on their assumption? Should they rely directly on group coverage alone, or should they look as well at term insurance on the personal side? Hopefully the points below will assist you in determining your questions.

GROUP LIFE

Every group plan usually must elect some life coverage. Below are some main points with this type of coverage.

- ✓ **Options are usually a flat amount to 1-5 Times Salary.**
- ✓ **Higher elected amounts require medical evidence.**
- ✓ **Pricing is reviewed annually and blended based on average age and sex of members which means it could and will increase.**
- ✓ **Conversion options without medicals are available but options are limited.**
- ✓ **Employers hold control of the plan.**

PERSONAL LIFE COVERAGE (TERM)

- ✓ **Benefit amounts are tied to personal need and circumstance very high amounts available.**
- ✓ **Available in 10,20,25 and 30 year terms.**
- ✓ **Pricing is locked in for the duration of the term selected and cannot be changed by the life company.**
- ✓ **Conversion options without medicals to longer terms or to permanent coverage with a variety of options available.**
- ✓ **The individual holds all the control.**

At the end of the day if an individual wants control of their plan, the cost known in advance, less fluctuations in cost, added flexibility in their plan, numerous options to choose from, benefit amounts at a higher level based on their personal needs and objectives then they should have some form of personal coverage in force on their life. How much will depend on each individual's personal needs and objectives. If you have any questions call me today.

If you would like additional information on this valuable coverage, please don't hesitate to contact me.

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

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 just after giving blood. I encourage everyone to give blood this summer, as this is when they have the biggest demand and you could save a life by doing this.

Heritage Insurance is happy to support the Canadian Red Cross and many other community organizations.



2017 Referral Contest - We're Doing it Again!

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:

Gracia & Abner Mangaoil - iPad Air 2!



Next Month's

Winner:

This could
be you!!



Safety Tips - Barbecue/Grilling Safety cont.

- Never use wood, charcoal briquettes, barbecue starter fluid or gasoline in conjunction with your propane or natural gas barbecue. Doing so is likely to result in a highly flammable and volatile situation that may cause extensive damage to your property, personal injury or loss of life.
- Barbecue in an open outdoor space due to ventilation and safety reasons. Keep the barbecue at least 3 metres from windows and doors.
- Keep the barbecue away from wooden fences, wooden walls, combustible overhead roofs, and from trees with low branches.
- Don't allow an accumulation of grease to occur by keeping your grill and burners clean - this will help to minimize the chances that you will have a serious grease fire.
- Never fight a grease fire with water - this will only cause the flames to flare up. Keep loose clothing away from a hot barbecue - roll up your sleeves or cook in a short sleeved shirt. If your clothing catches on fire, quickly Stop, Drop and Roll.
- Use long handled tongs and brushes while grilling that put an extra bit of distance between you and the flames.
- Wear oven mitts and a heavy apron to protect yourself from fire while grilling.

If you do burn yourself, run the affected area under cool water for five minutes. If your burn is serious (charring, blistering) seek medical attention right away.

Heritage Insurance
Your SGI CANADA Broker

Heritage Insurance Protection Team
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FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

Monday - Friday
8:30 - 6:00

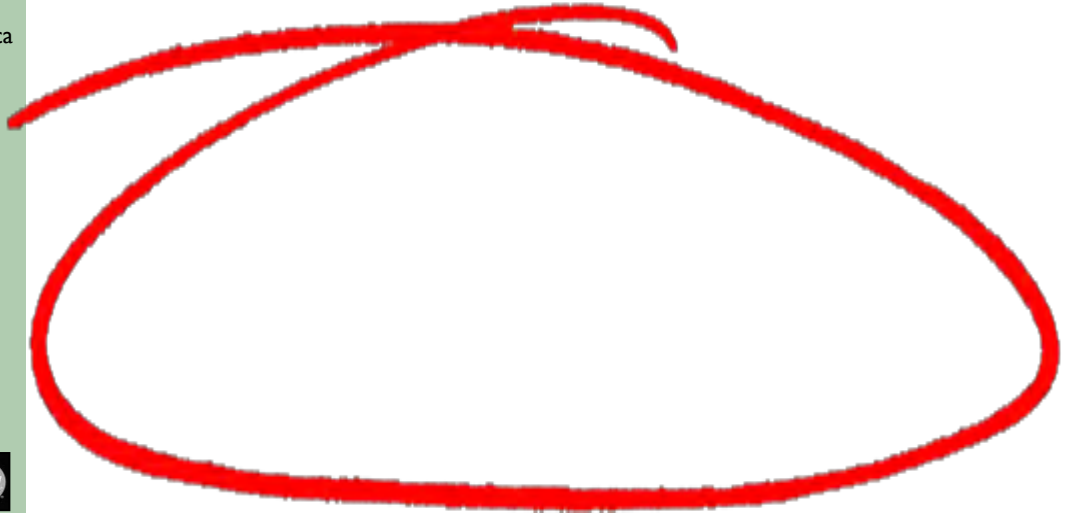
Saturday
9:00 - 4:00

Plenty of Free Parking!



**HAPPY
FATHER'S
Day!**

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



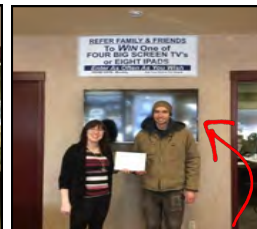
Check out the 2017 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in



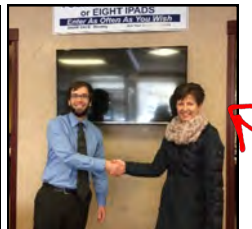
Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Linda Goby - 50" TV!



Terry Stevens - iPad Air 2!



Abner Mangaoil - iPad 2!



Herman Fehr - 50" TV!



Judy Dougherty & Doug Sullivan -



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad 2!



Ron Thul - iPad 2!



Edmar Gotana - 50" TV!



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License Issuer**

