



Greg Marcyniuk's

Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

March 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

**Save 8%-10%-15%-20%
 Off YOUR Insurance Policy by
 INCREASING Your
 Deductibles to \$750 , \$1000!
 Call (306) 693-7640**

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March - the Beginning of Spring

Yes, the days are getting longer and before we know it the flowers will be blooming. Matthew loves this time of year for riding through the puddles. Sheila and I just like the warmer and longer days.

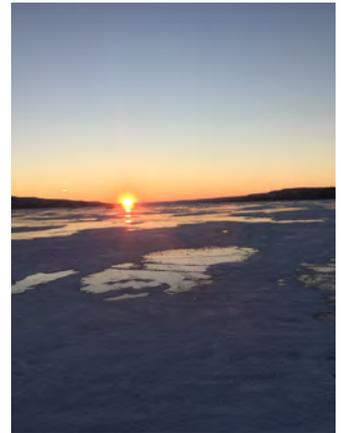
I've wrote about the importance of an auto package policy before, and I feel it's a good idea to review with all our clients on a regular basis. The reason is because we continually have people coming in after they've

been in an accident putting one in place.

Please take the time to share this with family and friends so they don't end up in the same predicament.

As always thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco



Beautiful Sunrise on the Lake

Basic Plate Insurance Provides Limited Coverage

Every vehicle registered in Saskatchewan has basic plate insurance which provides:

- \$700.00 deductible
- \$200,000 in liability protection

Add an Auto Pak policy to protect your family and your finances

An **SGI CANADA Auto Pak** provides increased liability to cover you if you are at fault for an accident. Liability is one's legal responsibility to pay for damages due to an accident or loss. Auto Pak also provides family security benefits that are vital to protect your financial security and ensure your loved ones are properly cared for in the long term.

In most cases, you don't need to use insurance until the most challenging times in your life. But that is precisely when you need it the most. Good insurance is an act of care.

Ask yourself these questions:

Do you and your family drive outside of Saskatchewan?

If you cause injury to a driver in another province, like Alberta, you can be sued for far more than \$200,000 - the rest comes out of **your pocket**. A package policy provides \$1-5 million in liability coverage for little cost.

Are you covered if you get in an accident with a driver who is under-insured?

With family security coverage your family members are financially protected from injury and loss, up to \$2 million, no matter what insurance the other driver has.

(Continued on page 3)



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

"I never worry about not being covered due to my own forgetfulness. Heritage looks after us!"

Betty & Lorne Calvert,
Saskatoon, SK

"They make us feel like part of a large family. Very comfortable."

Marlene Marshall
Moose Jaw, SK

Applying for Life Insurance? Underwriting Tips to Help You Look Your Best

Insurance companies request medical examinations to provide them with a snapshot of the client's current health condition. This request is determined depending on the volume of coverage the client elects to apply for as well as the client's age. This information is then used to determine the client's insurability. Abnormal findings can create problems in obtaining this coverage and possibly with future applications as well. It could also result in increased pricing should your results show negatively. It is in everybody's best interest that this snapshot be as accurate as possible eliminating as many false abnormalities as possible.

Here are some tips to follow to ensure you put your best foot forward:

- Get a good night's rest the night before the exam
- Try not to exercise 12-18 hours before the exam
- Try not to consume any alcohol for at least 8 hours before the exam
- Avoid any form of caffeine, food or beverage (except water) for at least 2 hours before exam
- Avoid smoking for at least 1 hour before
- Reference any prescriptions/medications with your examiner
- Drink 8 ounces of water before the exam
- Ensure your appointment is scheduled at a convenient time
- Feel free to reschedule the appointment if you are feeling stress that day

By following the above tips, you will give yourself the best chance to show an accurate picture of your health.

If you have questions about your life insurance or your financial security plan, please don't hesitate to contact me.

Russ MacDonald

Heritage Insurance In YOUR Community

Greg pictured presenting a cheque to Tara Gish from Business Women of Moose Jaw and to Kriste Payne of the Moose Jaw Skating Club.

Heritage Insurance is happy to support the Business Women of Moose Jaw, the Moose Jaw Skating Club and many other community organizations.



Greg and Tara Gish, Business Women of Moose Jaw



Greg and Kriste Payne, Moose Jaw Skating Club

New Hours:

To serve you better
we have changed our
hours of operation

Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00

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:



Next
Month's
Winner:
This could

Basic Plate Insurance Provides Limited Coverage cont.

Is there enough replacement income for your family to live on, if you are injured or killed in an auto accident?

The Auto Pak policy provides significantly higher injury and death benefits including replacement income, education allowance and funeral expense.

You get a lot for a little

Pay as little as \$5 per month for SGI CANADA Auto Pak extension insurance. It's a small price to pay for peace of mind, knowing you and your loved ones will be cared for.

Lower your deductible and protect your vehicle

In addition to the substantial financial security benefits for you and your family, Auto Pak extension coverage provides lower deductibles, access to rental vehicles, glass repairs and much more... it will even pay to replace your brand new vehicle if it's a total loss.

Ask yourself these questions:

Did you just buy a new car?

Protect your investment by purchasing replacement or

repair cost coverage.

Do you drive on rural highways or grid roads?

With Auto Pak, your deductible is waived if you hit wildlife; and if you add glass coverage, it will pay to fix damage to your windshield.

Does your vehicle spend a lot of time outdoors?

Auto Pak's comprehensive or specified perils coverage allows you to lower your deductible for hail damage. It's even waived for fire or lightning damage - or for theft of your entire vehicle.

Does being without wheels cramp your style?

Loss of use coverage provides a rental vehicle if you're in an accident - keeping you on the road even if your vehicle is in the shop.

If you answered Yes to any of these questions you probably need more auto insurance.

By having the right Auto Pak policy you can protect yourself from loss above and beyond what your basic plate insurance covers.

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

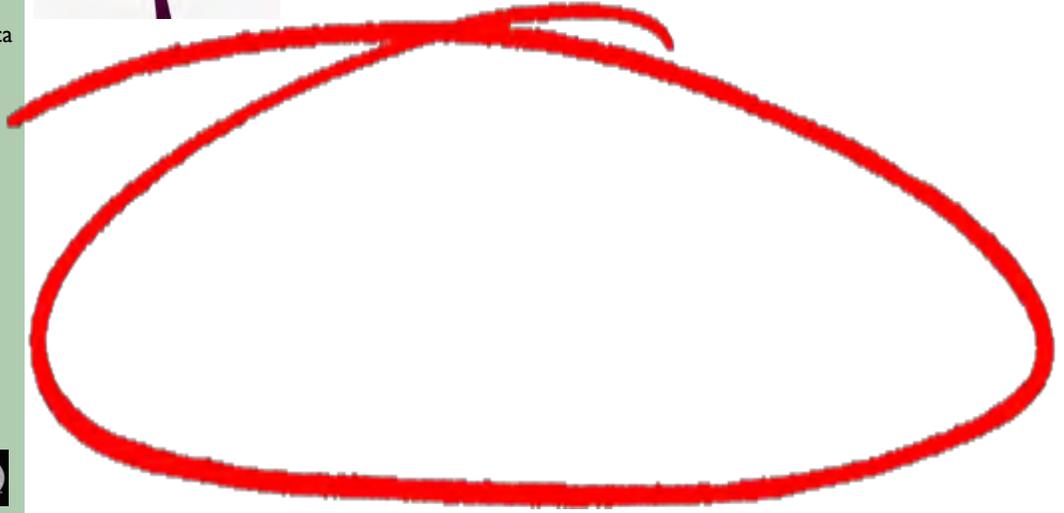
Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of Free Parking!



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 2017!



Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Maria Barred-Campbell - iPad Air 2!



Abner & Gracia Mangaoil



Shawn Robinson - iPad2!



Herman Fehr - 50"!



Judy Dougherty & Doug Sullivan -



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad2!



Ron Thul - iPad2!



Edmar Gotana - 50" TV!



Your Motor License Issuer

