



Greg Marcyniuk's

NOVEMBER

Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

November 2017

Greg Marcyniuk, Agency Owner
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Heritage

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November - the Month to Remember

November's here and it's hard to believe the year is almost over. Matthew is still enjoying his bike, Sheila and I are busy planning for the holiday season.

With this time of year comes snow and the challenges it throws at us when we're driving on it. In this month's newsletter I've featured safe driving winter tips. Please feel free to share with family and friends.

As always thanks for choosing Heritage

Insurance and please be safe out there.

Greg, Sheila, Matthew and Taco



Matthew & Grandma at Capilano bridge posing for the camera.



Winter Driving Tips

Just as you need to dress differently for winter, you also have to adjust your driving habits.

- Be sure to wipe loose snow off the hood of your vehicle so that it doesn't blow onto your windshield and obstruct your vision while you drive.
- Ensure that your headlights, taillights and licence plates are visible, and that your windows are completely defrosted before you hit the road.
- If possible, switch to winter tires. Their deep treads are ideal for clearing away snow, giving you maximum traction and control.
- Studded tires are a good choice on wet roads when the temperature is near zero. However, they don't outperform winter tires in freezing conditions.
- Check the tire pressure often to help prevent a blowout. Your owner's manual or the tire's sidewall will indicate the proper pressure - usually between 30 and 33 lb for an average passenger car. Just don't forget that tires lose pressure at the rate of 1 lb for every 5° C drop in temperature.

Winter Driving Guidelines

With so much attention paid to winter driving preparations, it's easy to forget about the driving itself.

- When you're on the road, remember to give yourself more time to reach your destination. Start your trip slowly, testing your braking and steering to 'get a feel' for the road.

(Continued on page 3)

When Was the Last Time You Reviewed Your Life Insurance?



Russ MacDonald
Life/Retirement
Specialist Agent

Isn't it amazing how quickly things change? Our family grows larger or smaller over the years, and the size of our home usually changes with it. It seems we're always renovating, moving, upsizing, or downscaling to meet our needs. We buy new things, replace the old with the new, or sometimes add those well-deserved little luxuries along the way.

It can be easy to forget one of the most important things to consider as our lives, property, and possessions continue to change. Your insurance coverage should change and grow with you whenever these life events happen. Perhaps you have had some changes in your personal situation such as:

- √ Change of Income
- √ Change of Health
- √ Added a New Family Member
- √ Marital Status Change
- √ Beneficiary Changes are Needed
- √ Had a Significant Weight Loss

If even one of these changes has happened to you or a family member it may be time to review your current policy. Not only will a regular review help with keeping your policy current it may also uncover potential savings opportunities or gaps in coverage.

At the end of the day this equals peace of mind for you and your loved ones.

Our Customers Say It Best:

"Always great service and phone calls returned. Love reading the newsletters and insurance tips. No Hassel! "

Dale Renz, Weyburn, Sask, AL

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:
Joenie Santiago - iPad Air 2!



Next Month's
Winner:
This could
be you!!

Heritage Insurance
Your SGI CANADA Broker

Heritage Insurance Protection Team
TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
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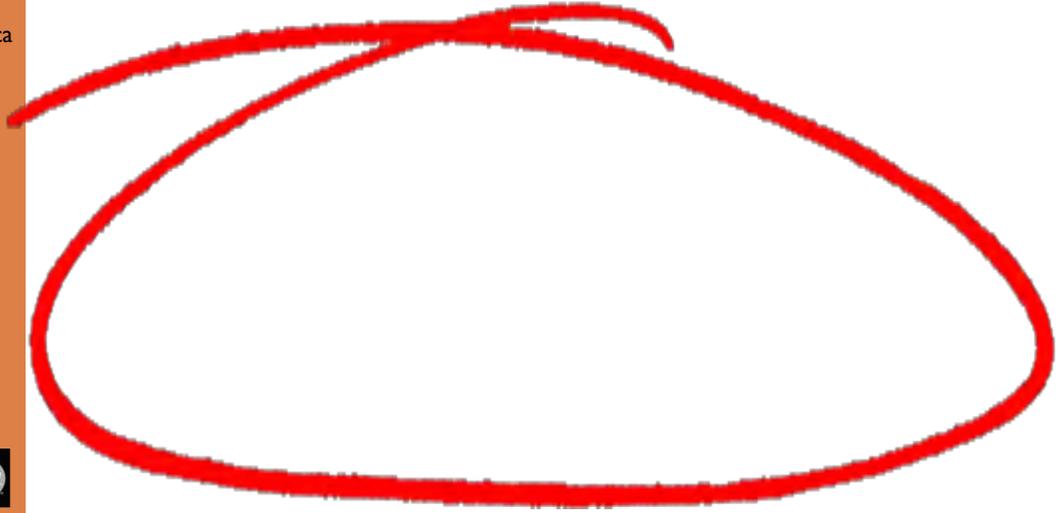
Monday - Friday
8:30 - 6:00

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



Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Lin



Terry Stevens - iPad Air 2!



Abner Mangaoil - iPad 2!



Dave Tillie - iPad 2!



Kerri Friesen - 50" TV!



Your Motor License Issuer



Garry Setrum - iPad Air 2!



Joenie Santiago - iPad 2!



Shirley Stenko - iPad 2!



Edmar Gotana - 50" TV!