



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

December 2014

December - the Month of Joy

I as write this, Matthew is just wound for Christmas and of course Sheila is getting prepared for Christmas; I think it's a time of year we appreciate most as a family.

That being said, it's also a time for gathering and we open our homes to Family and Friends. Unfortunately, we've seen more lawsuits when people host these parties. I've put together some tips to help

prevent the possibility of being sued over the holiday season.

Please take the time to read them and feel free to share them with family and friends.

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



Matthew doing some ice fishing.

Tips to Prevent a Possible Lawsuit

1. **Watch What You Eat and Feed Others:** Hosts are still responsible, even if they did not prepare the food, themselves. Hosts should check the food, being careful not to serve anything that appears to be undercooked, spoiled or contaminated. Using reputable purveyors and following proper food-handling and storage recommendations can help hosts prevent food-born illness. When in doubt, throw it out.
2. **Mix up the Activities, not just the Cocktails:** Parties that center on drinking often result in guests drinking more, and although the holidays are a time for celebration, too much drinking could result in drunk driving accidents, for which the host could be responsible. Providing activities or entertainment that do not involve alcohol, serving filling food and non-alcoholic beverages for guests and making sure that designated drivers are established ahead of time can assist in preventing accidents.
3. **Party Elsewhere:** Hosting a party at a public location, such as a restaurant or bar that has a liquor license, can help decrease liability for hosts.
4. **Call a Cab, Get a Room or Have a Slumber Party:** Arranging transportation or overnight accommodations for guests are a much safer alternative which eliminates drinking and driving.
5. **Just Say No:** Hosts should be on the lookout for any guests who appear visibly intoxicated in order to prevent accidents. Encouraging party hosts to

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Russ MacDonald
Life Insurance Agent

Our Customers Say It Best:

"Hours of operation, consistently friendly service. Parking!! I believe that your agent provided the most reasonably priced insurance for my situation."

David Banam
Moose Jaw

Incorporate Par Whole Life Insurance to Diversify Your Portfolio

We have all heard the saying "don't put all of your eggs in one basket." When investing the reason why we do this is to spread out our risk. Risk that if one investment doesn't perform well we have others to drive the growth. We call this diversification. We tend to diversify by investing in funds that are lower risk/lower return/lower volatility (fixed income) as well as ones that are higher risk/higher return/ higher volatility (equities).

As you can see by the title above I believe that in some capacity we should use some whole life insurance as a part of our fixed income component asset. By incorporating this we:

- √ Protect the people who rely on us...Replaces lost income by providing a death benefit for loved ones when we die.
- √ Create an asset that can be used for almost anything...Boost retirement income, pay tuition, and provide emergency cash flow option
- √ Spread out Risk....Gives you a fixed income option that has no negative Interest, average growth rate of 5-6%
- √ Incur many Tax Advantages....Money grows tax free; death benefit tax free, strategies employed can limit/avoid tax upon redemption.

Par Life Insurance combines permanent life insurance protection with a tax advantaged growth component. It also provides a core of guaranteed values, plus the opportunity to receive policy owner dividends. Should you wish to see how this could fit into your portfolio please give me a call today at 306-631-9738

Russ MacDonald, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

"When you believe in a thing, believe in it all the way, implicitly and unquestionable."

- Walt Disney

Greg presenting a cheque for Junior Hockey to James Statler.

Heritage Insurance is happy to support Junior Hockey and many other community organizations.



Tips to Prevent a Lawsuit...CONT.

stop serving alcohol at least one hour before the party is scheduled to end or hiring an off-duty police officer or bouncer to monitor guests' sobriety or handle any alcohol-related problems are some possible solutions for hosts looking to lower their risk.

Know the Laws

6. **Do Your Homework:** Homeowners should consider looking at their homeowner's or renter's insurance policy to gain a thorough understanding of how far their coverage policies extend if they are sued and found liable for accidents involving a guest who drinks or becomes ill after consuming food in their home. Reviewing liability coverage limits to ensure adequate coverage can give hosts peace of mind in the midst of planning their holiday party.
7. **Consider an Umbrella Policy:** Although holiday partygoers and hosts are expected to behave responsibly, some do not always know their limits. Hosts can take preventative measures, but risks cannot be entirely eliminated. Planning ahead can be the best defense for Christmas dinner hosts, and purchasing a personal "umbrella" liability policy may be a practical option for those who frequently hosts dinners and get-togethers.

2014 Referral Contest:

4 Big Screen TVs! 8 iPads!

Anyone can refer a friend and be entered to win either an iPad 2 or a 52" flat screen TV!

Tell Your Friends & Family About Heritage Insurance and You Can Win Too!



Heritage Insurance **"Referrer of the Month"** Winner:

Cliff Buettner - iPad2 Winner!



Next Month's

Winner:

This could
be you!!



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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

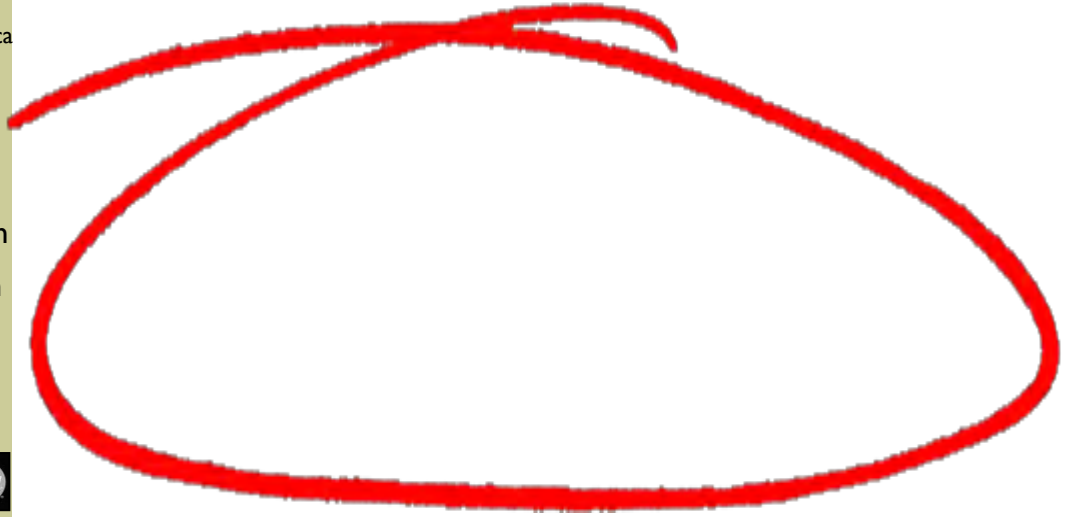
Plenty of Free Parking



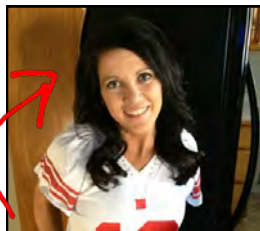
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**Check out the Newest 2014 Referral Winners! Tell Your Friends & Family
About Heritage Insurance and You Can Win in 2014!**



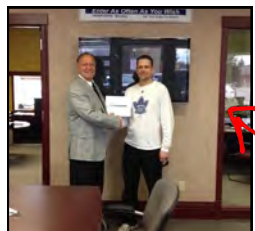
Kerry Friesen - iPad2!



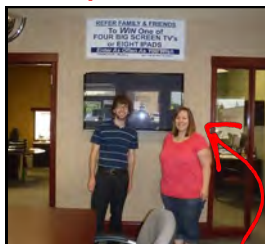
Steve Barnes - 52" TV!



Robert & Sandra Rafuse - iPad2!



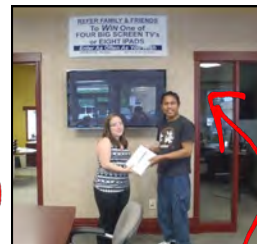
Troy Setter - iPad2!



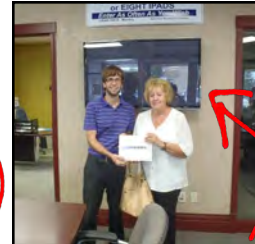
Krista Korbo - 52" TV!



Lisa Amey - iPad2!



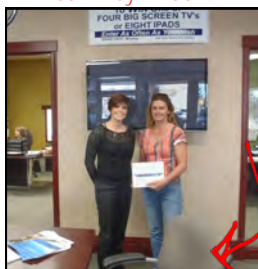
Kristine & Abner Mangaoil - iPad2!



Brenda Smith - iPad2!



Doug Tressel - 52" TV!



Jill Kirby - iPad2!



Cliff Buettner - iPad2!



Sharon Wilson - 52" TV!