



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance



December 2015

Merry Christmas to All

I want to thank all our clients for letting us take care of their insurance needs in 2015. We're looking forward to continue to provide the best service and coverages for you and your family in 2016.

Matthew as usual is getting excited about Christmas (more the time away from school). Sheila has had Christmas Carols playing since after Remembrance Day (I think it's one of her favorite times of the year). I'm looking forward to the time and fun with family.

Recently a client came in to discuss his claim and asked why the adjuster is requesting all this information in order to complete the claim. So I've written this article on Claims Tips and what you can expect in the event of a claim.

Please feel free to share this with family and friends. As always thanks for choosing Heritage Insurance and please be safe out there.

Merry Christmas,
Greg, Sheila,
Matthew & Taco

P.S. Don't forget that we sell travel insurance as well if you're travelling out of province.



The Insurance Claims Process

Whether your property has had a fire or a break & enter or hail, dealing with the claim can be stressful and confusing. To help you through this process, I've put together a guide to the claims process.

1. Gather as many details as possible. In order to determine whether or not your policy will provide coverage for the loss or damage you have experienced, the origin and cause must be positively identified. Take good clear photos and/or videos of the damage and take all reasonable steps to prevent any further loss or damage. Make a list of any lost or damaged items in your home and try to find receipts and owners' manuals for any big-ticket items. I recommend having an Inventory List or take your smart phone and video all of your contents to have available in the event of a loss.
2. Report the claim to us as soon as possible. We'll confirm your coverage, review the details of the incident, and advise you of any paperwork to be completed. We can either report the claim to the insurance company on your behalf, or can assist you in reporting it yourself.
3. Once the insurance company has received your claim report, a claims adjuster will be assigned to your file. They'll get in touch to confirm details of the loss and review your coverage, conduct an in-person visit and provide paperwork to be completed. When the adjuster conducts the interview don't be alarmed if they make you feel like the bad guy.

(Continued on page 3)



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

Excellent service. There is very little turnover in the staff (which says something in itself) so they know us by name. We have very complicated insurance needs and they meet them all, and seem to know our file better than we do! We're very happy with Heritage Insurance.

Peg & Barry Baldwin
Moose Jaw, AL



*A bad attitude is like
a flat tire - you can't
go anywhere until
you change it.*

Happy Holidays from My Family to Yours

It's hard to believe we are already nearing the end of 2015. As usual the year tends to fly by. Between Aiden's hockey and Keianna's gymnastics, Jodie and I have put on many miles, stayed in numerous hotels and met many great people along the way. As we get closer to the Christmas season I'd like to remind you all to cherish your loved ones and really enjoy time spent with all.

For those of you whom I've had the pleasure to work with in developing a protection plan or retirement plan, I really thank you for your business and look forward to continuing to assist you in reaching your financial dreams and goals as we move forward. For those that I have not yet had the pleasure to assist over the years, remember that I am always available to answer any questions or concerns you may have regarding the life protection side or retirement strategizing side.



Have a great holiday season and I look forward to seeing you all in 2016!

Happy Holidays!

Russ MacDonald, Heritage Insurance Ltd.

306-631-9738

Heritage Insurance In YOUR Community

Greg Presenting a cheque for \$300 to Carol Acton for Hunger in Moose Jaw. This will provide lunch for 300 children for one day.

Heritage Insurance is happy to support Carol Action for Hunger and many other community organizations!





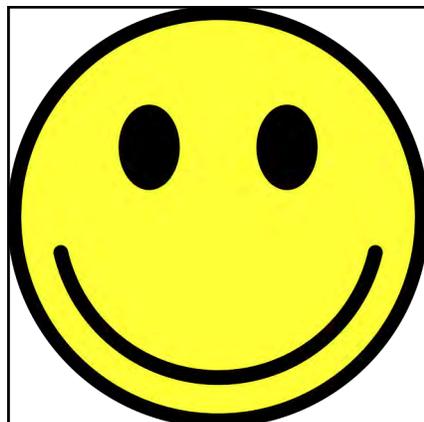
2016 Referral Contest:

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:

Rose Katernych - 50" Smart TV!



**Next Month's
Winner:**

**This could
be you!!**

The Insurance Claims Process Continued

(Continued from page 1)

They're just doing their job to make sure that this isn't a fraudulent claim. It's too bad that a few ruin it for many. At this stage, your adjuster will be your main contact person for your claim; however, if there's a problem we can advocate on your behalf throughout the process to ensure a smooth and efficient resolution to your claim.

4. In most cases your claims adjuster will require two to three third party quotes and some companies will provide their own generated report on the repairs. Typically it's the insured's responsibility to arrange for the work to be completed once approved by the adjuster. With a property loss the insurance company requires that you complete a Proof of Loss form and deliver it to the insurance company as soon as practicable along with an inventory of the lost or damaged property you're claiming. This does require a lot of work but once again the adjuster is doing his job.
5. Your claims adjuster will review the estimated cost of repair report and decide to what extent the insurance company will pay out. You will be advised of the options for repairs, including preferred suppliers by the insurer or whether you can use a contractor of your choice. Repairs done by preferred vendors will be guaranteed by the insurance company to meet their standards, but you may need to wait for service. At this point you will also be responsible for paying any deductible applicable to your claim. Your claims adjuster will also determine whether to provide additional services, such as additional living expenses while your home is being repaired.
6. Once repairs have been completed and lost items have been replaced, your insurance company will pay any invoices on your behalf (except the deductible, which you will have already paid). Keep in mind you have 2 years from the date of loss to finalize your claim.

If your loss includes any injuries, you will be assigned a specialist claims adjuster. This adjuster will have special knowledge of any medical benefits available and any additional forms to be completed. If other parties were injured, it's important to cooperate with the insurance company's investigation to ensure a fair and timely resolution.

If you have any questions about what insurance coverage you have in place, give us a call today. We can help make sure your property and belongings are properly covered to their full value. Then you can rest easy knowing the things you love are protected.

**Heritage Insurance
Your SGI Canada Broker**

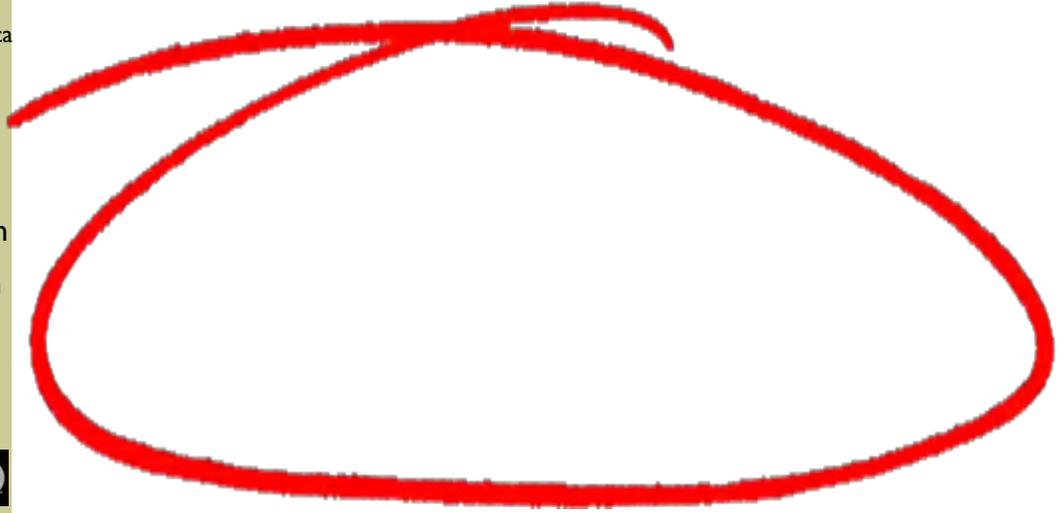
Heritage Insurance Protection Team
TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family About
Heritage Insurance and You Can Win in 2016!**



Jagjit Ghuman - iPad Air 2!



Arthur & Debra Godin - 50" TV!



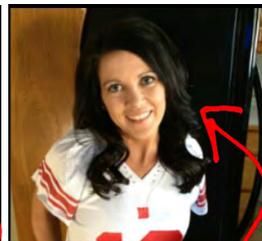
Kim Dalgarno - iPad Air 2!



Mike Bechtold - iPad Air 2!



Kim Hunter - 50" TV!



Kerri Friesen - iPad 2!



Kevin Kincaid - iPad 2!



Dillon Pinfold - iPad 2!



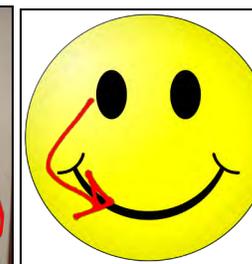
Kain Pettak - 50" TV!



Denise McKechnie - iPad 2!



Nora Boechler - iPad 2!



Rose Katernych - 50" TV!



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