



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

January 2016

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

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- ✓ Apartment Buildings
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- ✓ Restaurant Buildings
- ✓ Retailers & Strip Plazas
- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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

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Happy New Year and All the Best in 2016

Christmas is over as is 2015 and a new year begins. Matthew's not to excited to go back to school. Sheila and I are busy planning for 2016.

Over the holiday season Sheila had some money fraudulently taken from her bank account. The bank was great and got the funds returned to her account. The bank figured the thieves did it through her email account at home. It's scary stuff how these thieves can do this with just a little bit of know how.

You'll find tips on protecting yourself from identity theft in this month's newsletter. Please feel free to share this with family and friends.

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

Greg, Sheila, Matthew & Taco

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



Congratulations to Greg & Sheila on receiving their CAIB

What is Identity Theft?

What is Identity Theft?

Identity theft refers to the preparatory stage of acquiring and collecting someone else's personal information for criminal purposes. As of January 8, 2010, Senate Bill S-4 became law, making it illegal to possess another person's identity information for criminal purposes.

What is Identity Fraud?

Identity fraud is the actual deceptive use of the identity information of another person (living or dead) in connection with various frauds (including for example personating another person and the misuse of debit card or credit card data).

Facts:

- Identity theft techniques can range from unsophisticated, such as dumpster diving and mail theft, to more elaborate schemes.
- Technology, mainly the Internet, facilitates more elaborate schemes, such as skimming, phishing, and hacking as criminals gather profiles of potential victims. Computer spywares and viruses, designed to help thieves acquire personal information, are an emerging trend.
- Victims of identity theft or fraud can experience financial loss and difficulty obtaining credit or restoring their "good name".
- The Canadian Anti-Fraud Centre (CAFC) maintains statistics on the complaints they receive.
- In 2009, the CACF received identity fraud reports from 11,095 Canadian victims, totaling a loss of more than 10 million dollars. This represents an increase of more than 1 million dollars of what was reported in 2008. Payment card fraud was the most commonly reported incident, and yet, many instances of identity theft and fraud go unreported.

Information sought

Identity thieves are looking for the following information:

(Continued on page 3)

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

Final Checklist for 2016



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

In my building, before I contacted your company, some people said it was hard to get insurance on their assets. They should have called you; I've had no problem.

Janet Lucyk

Exciting News!

*To serve you better
we have changed our
hours of operation*

Effective January 4:

Monday - Wednesday
8:30 - 5:30

Thursday
8:30 - 8:00

Friday
8:30 - 5:30

Saturday
9:00 - 4:00

Once again it's time to flip the calendar to another year. With this New Year upon us I'd like to share a quick list of reminders that you could address as you navigate through 2016.

RRSP Season.... If you are looking to lower your 2015 tax bill and you have the room available, look at contributing to your RRSP. For 2015 you can contribute 18% of your income up to \$24,930. Also remember the deadline this year for doing so is February 29, 2016. Yes, you read that right - it's a leap year this year.

TFSA Limits have changed....With the new Liberal Government announced, the new annual TFSA limit is now back to \$5500 - down from \$10,000 last year. Don't worry however if you haven't maxed yours out as you do not lose the carry forward room going back from 2009. Therefore if you are just opening an account for the first time as of 2016 you can contribute \$46,500.

Current Volatile Markets....Lately we have experienced some very volatile times in the market. Remember that if you are a long term investor now is a great time to buy as numerous quality funds are on sale giving you the potential to experience great returns over your savings period.

Retirement Looming??.... Is this the year you finally stop working? Are you able to do so? If you haven't done so, this would be a good time to explore all of your options to ensure this can be done. By completing a retirement budget along with a mini retirement plan, you can sleep better knowing you will have adequate funds to live on during your retirement years.

Current Life Insurance.... Have you had any changes in your life since you last reviewed your Life Insurance? Have you taken on more debt? Purchased the insurance through the lender vs. through a life Company? Now want to leave behind a legacy? Possible estate concerns that you want to ensure are addressed? This would be a great time to review coverage.

I am sure you remember how fast 2015 went by. With that said I believe every year one should review some of these items listed above along with many more I have not discussed. If you wish to discuss any of the above, or if you have any other questions or concerns regarding anything further please feel free to contact me - I would be more than happy to assist you.

All the best in 2016!

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

Heritage Insurance In YOUR Community

Greg pictured with some of the players of the Moose Jaw Generals.

Heritage Insurance is happy to support the Moose Jaw Generals and many other community organizations!



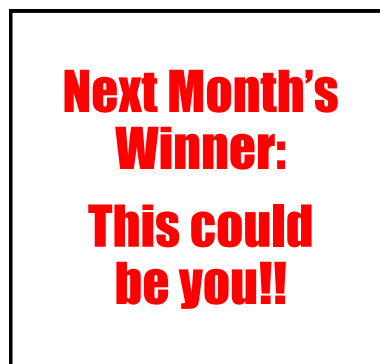
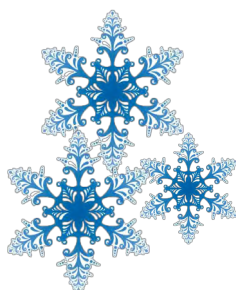
2016 Referral Contest:

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:

Kevin Hembroff - 50" Smart TV!



What is Identity Theft? Continued

(Continued from page 1)

Full name, Date of birth, Social Insurance Number, Full address, Mother's maiden name, Username and password for online services, Driver's license number, Personal identification numbers (PIN), Credit card information (numbers, expiry dates and the last three digits printed on the signature panel), Bank account numbers, Signature, Passport number

The new section 402.1 of the Criminal Code lists the definition and examples of identity information.

What your information could be used for:

Criminals can use your stolen or reproduced personal or financial information to:

- Access your bank accounts, Open new bank accounts, Transfer bank balances, Apply for loans, credit cards and other goods and services, Make purchases, Hide their criminal activities, Obtain passports or receive government benefits
- Using identity theft to facilitate organized criminal and terrorist activities also appears to be a growing trend.

How can you find out if your identity was stolen

The best way to find out is to monitor your hard copy or on-line financial accounts frequently and to check your credit report regularly for any unusual activities. If you receive calls from collection agencies about unfamiliar accounts, or if you applied for credit and were unexpectedly turned down, you should investigate further.

Report it

If you suspect or know that you are a victim of identity theft or fraud, or if you unwittingly provided personal information or financial information:

Step 1 - Contact your local police force and file a report.

Step 2 - Contact your bank/financial institution and credit card company

Step 3 - Contact the two national credit bureaus and place a fraud alert on your credit reports.

Equifax Canada

Toll free: 1-800-465-7166

TransUnion Canada

Toll free: 1-877-525-3823

Step 4 - Always report identity theft and fraud. Contact the Canadian Anti-Fraud Centre

Stop it

Prevention is the best way to deal with this crime:

- Identity theft can occur over the Internet or telephone, or via fax or regular mail. Therefore, be particularly wary of unsolicited e-mails, telephone calls or mail attempting to extract personal or financial information from you.
- Ask yourself if you really need all of the identity documents you carry in your wallet or purse. Remove any you don't need and keep them in a secure place instead.
- Periodically check your credit reports, bank and credit card statements and report any irregularities promptly to the relevant financial institution and to the credit bureaus.
- During transactions, it's safer to swipe your cards yourself than it is to allow a cashier to do it for you. If you must hand over your card, never lose sight of it.
- Always shield your personal identification number when using an ATM or a PIN pad.
- Memorize all personal identification numbers for payment cards and telephone calling cards. Never write them on the cards.
- Familiarize yourself with billing cycles for your credit and debit cards.
- Trash bins are a goldmine for identity thieves. Make sure you shred personal and financial documents before putting them in the garbage.
- When you change your address, make sure you notify the post office and all relevant financial institutions (your bank and credit card companies)

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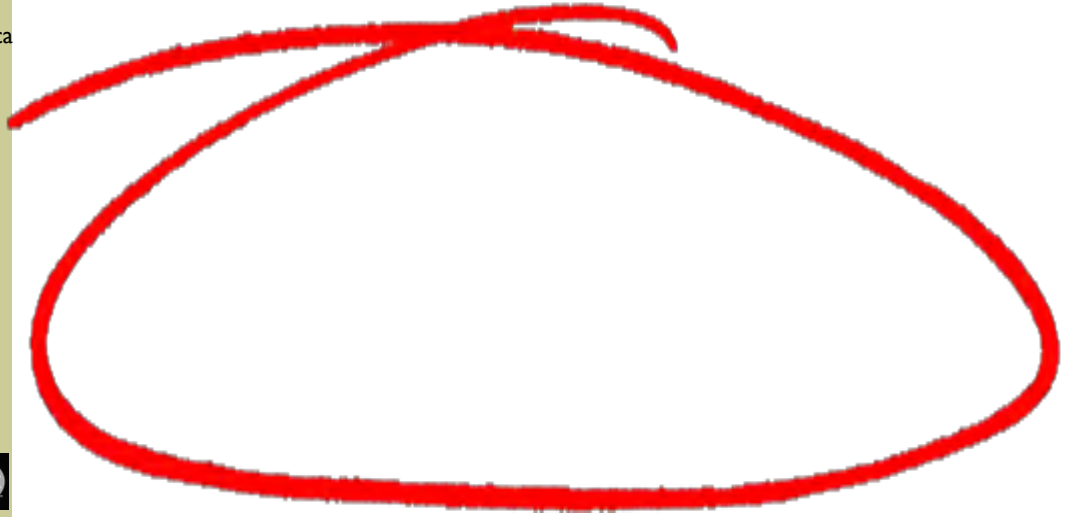
Saturday

9:00 - 4:00

Plenty of Free Parking



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100A Fairford St W



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



Kevin Hembroff - 50" TV!



Arthur & Debra Godin - 50" TV!



Kim Dalgarno - iPad Air2!



Mike Bechtold - iPad Air2!



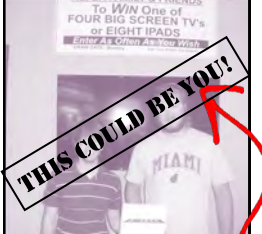
Kim Hunter - 50" TV!



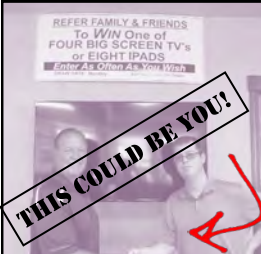
Kerri Friesen - iPad2!



Kevin Kincaid - iPad2!



Dillon Pinfold - iPad2!



Kain Pettak - 50" TV!



Denise McKechnie - iPad2!



Nora Boechler - iPad2!



Rose Katernych - 50" TV!



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