

happy new year

Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

January 2017



Greg Marcyniuk
Agency Owner

save up to 20% more
by combining all your
insurance with us!
Heritage

Insurance Services

- ✓ Home Insurance
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- ✓ Tenant
- ✓ Condo
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- ✓ Builders Risk
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- ✓ 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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Happy New Year!

2017 is here and it's hard to believe that another year has passed. As I'm writing this I can't help but reflect back at 2016 and realize I've a lot to be thankful for - A happy healthy family, awesome staff that I work with and of course terrific clients that choose to deal with us.

As well, I've been setting our goals for the upcoming year. Our major goal for 2017 is to continue to provide the best protection for your premium dollar and continue to excel in providing the best service possible.

January is typically our worst month for winter. This being said I've written about safe winter driving. Please take the time to read it - who knows, it just may save a life.



Some of Team Heritage enjoying our Christmas Party
Thanks again, for choosing Heritage Insurance and allowing us to protect what matters most to you. Please have a safe and successful 2017.

Greg, Sheila, Matthew & Taco

Recommended Winter Driving Tips

- Avoid driving while you're fatigued. Getting the proper amount of rest before taking on winter weather tasks reduces driving risks.
- Never warm up a vehicle in an enclosed area, such as a garage.
- Make certain your tires are properly inflated.
- Never mix radial tires with other tire types.
- Keep your gas tank at least half full to avoid gas line freeze-up.
- If possible, avoid using your parking brake in cold, rainy and snowy weather.
- Do not use cruise control when driving on any slippery surface (wet, ice, sand).
- Always look and steer where you want to go.
- Use your seat belt every time you get into your vehicle.

Tips for long-distance winter trips:

- Watch weather reports prior to a long-distance drive or before driving in isolated areas. Delay trips when especially bad weather is expected. If you must leave, let others know your route, destination and estimated time of arrival.
- Always make sure your vehicle is in peak operating condition.
- Keep at least half a tank of gasoline in your vehicle at all times.
- Pack a cellular telephone with you, plus blankets, gloves, hats, food, water and any needed medication in your vehicle.
- If you become snow-bound, stay with your vehicle. It provides temporary shelter and makes it easier for rescuers to locate you. Don't try to walk in a severe storm. It's easy to lose sight of your vehicle in blowing snow and become lost.
- Don't over exert yourself if you try to push or dig your vehicle out of the snow.
- Tie a brightly colored cloth to the antenna or place a cloth at the top of a rolled up window to

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It's a New Year - Let's Plan Ahead



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

"My wife and I would like to thank Greg Marcyniuk and his staff for their no Hassle and very helpful assistance regarding our past claim. Greg's staff were more than helpful and after contact, adjusters arrived within two days and our problem was fixed in a very short time. Heritage Insurance is of the highest caliber and we'd recommend their service to anyone - many thanks Greg and Staff!"

Rick & Cheryl Hembroff
Buffalo Pound Lake
Saskatchewan, SK

Hours:

To serve you better
we have changed our
hours of operation

Monday - Wednesday

8:30 - 5:30

Thursday

8:30 - 8:00

Friday

8:30 - 5:30

Saturday

9:00 - 4:00

With 2016 now at an end I want to take this opportunity to wish everyone all the best for 2017. Since we are at a start to a new year I have prepared a small financial checklist for you to review for the year.

Revisit Your Retirement Plan

Are you on track to retire when you are ready? Market fluctuations and changes in your personal situation may require possible adjustments to your plan. Sitting down with an advisor to determine new opportunities, your current investment objectives and time horizon will be a good practice in getting you to your final goal of retirement.

Review Your Life Insurance

Are you overpaying for your insurance?

- √ Consider consolidating to lower costs.
- √ Mortgage Insurance through bank vs. through life Insurance Company.
- √ Are you in a renewal on your term insurance?

Are your beneficiaries up to date?

Is there a trustee on the account that may not need to be there anymore?

Consider Critical Illness Insurance for you and your family

- √ If you get diagnosed with a major illness are you financially prepared?
- √ Are your family members prepared? Spouse, Children etc

Employee Benefits (Disability Portion)

- √ Are your Employee Disability Benefits adequate?
- √ If you become injured or sick will your monthly benefit be enough to get you through that time?

All of these questions can be reviewed with a phone call. It doesn't take long for time to fly by and possibly it has been some time since you possibly last reviewed these topics. I recommend taking the time to ensure that these topics are reviewed and looked after. Feel free to call me if you would like to address any of these topics.



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



Heritage Insurance In YOUR Community

Greg seen here presenting cheque to
Jennie Wilson from Hunger in Moose Jaw.

Heritage Insurance is happy to support the
Hunger in Moose Jaw Program and many
other community organizations.



2017 Referral Contest - We're Doing it Again!

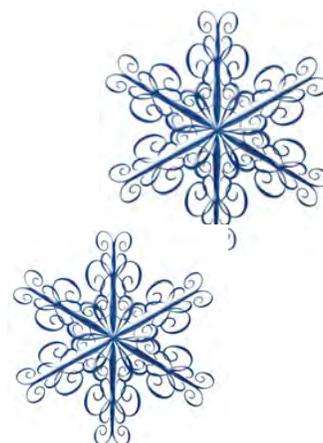
4 Big Screen TVs! 8 iPad Air 2's!

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



Recommended Winter Driving Tips

signal distress. At night, keep the dome light on if possible. It only uses a small amount of electricity and will make it easier for rescuers to find you.

- Make sure the exhaust pipe isn't clogged with snow, ice or mud. A blocked exhaust could cause deadly carbon monoxide gas to leak into the passenger compartment with the engine running.
- Use whatever is available to insulate your body from the cold. This could include floor mats, newspapers or paper maps.
- If possible run the engine and heater just long enough to remove the chill and to conserve gasoline.

Tips for driving in the snow:

- Accelerate and decelerate slowly. Applying the gas slowly to accelerate is the best method for regaining traction and avoiding skids. Don't try to get moving in a hurry. And take time to slow down for a stoplight. Remember: It takes longer to slow down on icy roads.
- Drive slowly. Everything takes longer on snow-covered roads. Accelerating, stopping, turning - nothing happens as quickly as on dry pavement. Give yourself time to maneuver by driving slowly.
- The normal dry pavement following distance of three to four seconds should be increased to eight to ten seconds. This increased margin of safety will provide the longer distance needed if you have to stop.
- Know your brakes. Whether you have antilock brakes or not, the best way to stop is threshold breaking. Keep the heel of your foot on the floor and use the ball of your foot to apply firm, steady pressure on the brake pedal.
- Don't stop if you can avoid it. There's a big difference in the amount of inertia it takes to start moving from a full stop versus how much it takes to get moving while still rolling. If you can slow down enough to keep rolling until a traffic light changes, do it.
- Don't power up hills. Applying extra gas on snow-covered roads just starts your wheels spinning. Try to get a little inertia going before you reach the hill and let that inertia carry you to the top. As you reach the crest of the hill, reduce your speed and proceed down hill as slowly as possible.
- Don't stop going up a hill. There's nothing worse than trying to get moving up a hill on an icy road. Get some inertia going on a flat roadway before you take on the hill.
- Stay home. If you really don't have to go out, don't. Even if you can drive well in the snow, not everyone else can. Don't tempt fate: If you don't have somewhere you have to be, watch the snow from indoors.

**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

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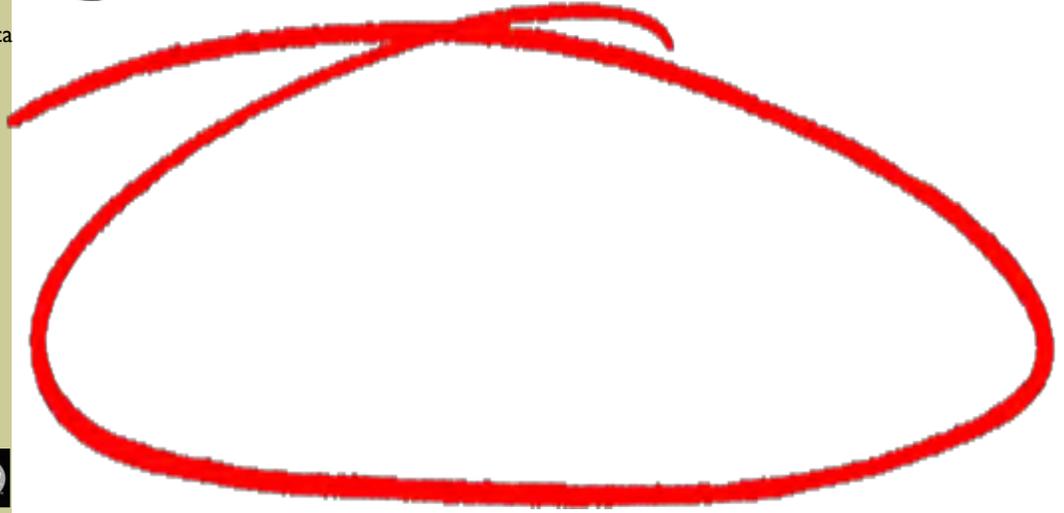
Saturday

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



Matt Hetherington - 50" TV!



Jan Vermette - iPad Air 2!



Von Agioritis - 50" TV!



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**

