



# Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

July 2015

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

## Insurance Services

- ✓ Home Insurance
- ✓ Farm Insurance
- ✓ Tenant
- ✓ Condo
- ✓ Seasonal Property
- ✓ Builders Risk
- ✓ Watercraft
- ✓ 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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## July - The Summer Heat is Here!

Summer time is here and so are the summer holidays; as Matthew, Sheila and I would say - Yippee!

With the kids out of school and holidays booked most people are heading out on the road. With more people travelling on the roads there are greater chances of an accident.

That being said, I've done a comparison on your basic plate coverage and then with

an Auto Pak. Once you review I'm sure you'll agree that it makes good sense to have an Auto Pak. Please feel free to share with family and friends.

As always thanks for choosing Heritage Insurance and please be safe out there. Enjoy the Summer!

Greg, Sheila, Matthew & Taco

P.S. Don't forget that we sell travel insurance as well if



Matt and his friend Blake enjoying the tube

you're travelling out of province.

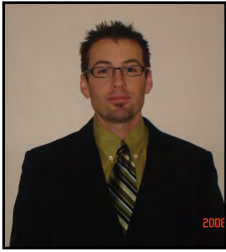
## Coverage Comparison Between Basic Injury Insurance and the Enhanced Coverage You Get With an Auto Pak Policy

Coverage	Basic plate coverage	Auto Pak coverage
Third-party liability	\$200,000	Options: \$1 million, \$2 million, \$3 million, \$4 million or \$5 million
Family security	Not available	Matches third-party liability option up to \$2 million
Road hazard glass	You pay first \$700 deductible	Deductible options: \$50, \$100 or \$200
Replacement cost	Not available	Protects your new vehicle from depreciation in the first 36 months from purchase
Damage to your licensed vehicle	You pay first \$700 deductible	Deductible options: \$50, \$100, \$200, \$350, \$500 or \$700
Damage to unlicensed vehicles and vehicles you don't own	Not available	Deductible options: \$50, \$100, \$200, \$350, \$500 or \$700
Loss of use of your vehicle	Not available	Indemnity limit options: \$1,000 or \$2,000

**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](mailto:contactus@heritageinsurance.ca)

## We Don't Need Life Insurance - Do We??



Russ MacDonald  
Life Insurance Agent

### Our Customers Say It Best:

"I never worry about not being covered due to my own forgetfulness. Heritage looks after us!"

Betty & Lorne Calvert,  
Saskatoon, SK

"Life is what happens to you when you're busy making other plans"

- John Lennon

Before you dismiss not needing coverage consider the following:

What happens if you have children and you and your spouse both pass away?

- **Who looks after the children?**
- **What amount of money have you left behind for the appointed guardians to continue to raise your loved ones?**
- **Will your assets be stuck in probate for an unknown period?**
- **What will the tax issues be upon redemption of those funds? ( May mean less left behind)**

If you are single and have no children:

- **Would anyone in your life with whom you love and care about be in a financial bind if something happened to you?**

Are current savings & work life insurance enough to support whoever the above may be?

- **Loss of income (10 years of income is a good general rule of thumb)**
- **Daycare costs---After all you may have to go back to work. Who watches the kids?**
- **Debts/ Mortgages owing. (Perhaps you do not have bank insurance on your debts).**
- **Possible post secondary costs. (Did you plan to pay for your children's schooling)?**

Ensure that you treat the life Insurance through the employer as icing on the cake. Let's face it; you have absolutely no control over whether your employer cuts it as a benefit or not. However you have all the control of your own personal plan.

There is a saying that goes something like this:

*Needing Insurance is like needing a parachute. If it isn't there the first time, chances are that you won't be needing it again.*

The truth is every person has a unique situation that they need to address. What I recommend you do is make an honest effort to look into your particular situation. Maybe you need Life coverage and maybe you don't. If you have any questions then contact me and I would be more than happy to discuss as well.

**Russ MacDonald, Heritage Insurance Ltd.**

**306-631-9738**

## Heritage Insurance In YOUR Community

Greg is seen here presenting a cheque to Donna Lee Howes from Saskatchewan Festival of Words.

Heritage Insurance is happy to support the Saskatchewan Festival of Words and many other community organizations!



## Coverage Comparison Between Basic Injury Insurance and the Enhanced Coverage You Get With an Auto Pak Policy cont.

No Fault coverage <sup>1</sup>	Basic injury coverage	Auto Pak coverage
Income benefits	Pays 90% of net income, subject to a maximum gross income of \$92,076 (2015), which is indexed.	Pays the 10% of net income not covered under basic injury insurance, plus a formula net income in excess of basic plate insurance. Matches 3rd-party liability limits to \$2 million.
Death benefits	Pays 50% of the income benefit the deceased would have been entitled had they lived, plus 5% for each dependant under age 21. Benefit paid to spouse.	Pays any additional amounts required to bring spouse's payments up to 50% of deceased's net income and 5% of net income for each dependant.
Education allowance	Pays up to \$45,442 (2015) education and training for homemaking spouses.	Pays an additional 50% in excess of basic injury insurance.
Funeral expenses	Pays \$9,910 (2015)	Pays up to an additional 50% for actual expenses over basic injury insurance amount.
Tort coverage <sup>1</sup>	Basic injury coverage	Auto Pak coverage
Income benefits	Pays up to \$20,176 (2015) annually. Maximum \$388 per week for totally disabled and \$194 per week for partially disabled. Maximum 104 weeks.	Pays an additional 25% of the weekly income benefit paid by the basic injury insurance amount. Maximum 104 weeks.
Death benefits	Pays 45% of the deceased's net income to spouse, subject to maximum annual income allowed. Plus 5% for each dependant younger than age 21.	Pays any additional amounts required to bring the spouse's payments up to 50% of the deceased's net income, subject to the maximum annual income allowed. Pays any additional amounts required to cover up to 5% of the deceased's net income for each dependent.
Funeral expenses	Pays \$6,459	Pays up to an additional 50% for actual expenses over basic injury insurance amount.

## **2015 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:



**Next Month's**  
Winner:  
This could

**Heritage Insurance  
Your SGI Canada Broker**

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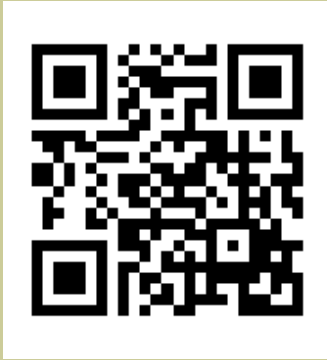
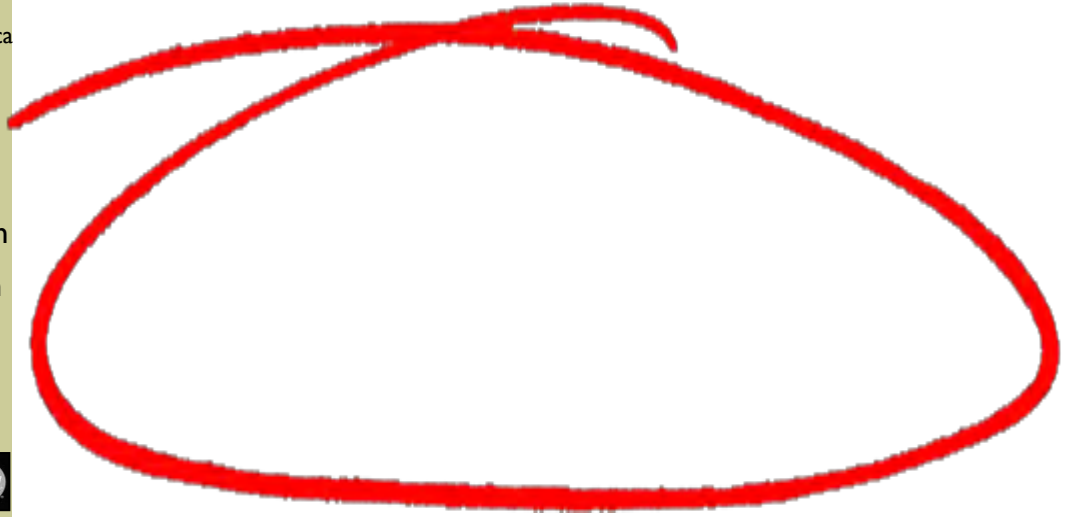
Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

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



**Jagjit Ghuman - iPad Air 2!**



**Arthur & Debra Godin - 52" TV!**



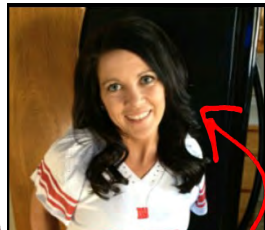
**Kim Dalgarno - iPad Air2!**



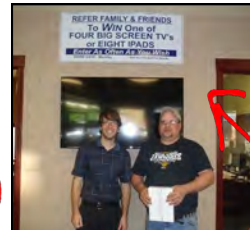
**Mike Bechtold - iPad Air2!**



**Kim Hunter - 52" TV!**



**Kerri Friesen - iPad2!**



**Kevin Kincaid - iPad2!**



**Brenda Smith - iPad2!**



**Doug Tressel - 52" TV!**



**Jill Kirby - iPad2!**



**Cliff Beuttner - iPad2!**



**Arthur & Debra Godin - 52" TV!**

**SGI CANADA**  
**Your Motor License Issuer**

Charter Member  
**NSACE**  
National Society of Agents for Consumer Education