



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk
Agency Owner

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

July 2016

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

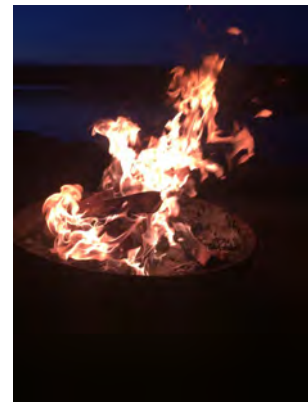
July, the Month for Storms

With July here Matthew is excited about summer holidays, Sheila is busy with the garden and as per usual I'm enjoying the garden.

With July comes the heat and the heat brings the storms. So I put some tips together to help safeguard against water damage. Please feel free to share with family and friends.

As always thanks for choosing Heritage Insurance, enjoy the summer and please be safe out there.

P.S. We're now open until 8:00 pm on Thursday evenings



Matthews favourite - a roaring fire by the lake, and I like the wieners roasted over the fire

Greg, Sheila, Matthew & Taco

10 Tips to Reduce the Risk of Water Damage

July brings warmer weather and thunder storms, and they can be damaging to your home.

Top 10 tips to reduce the risk of water damage

- Keep all of your floor drains clear of obstructions.
- Clean out and adjust your eaves troughs and downspouts so that water is directed away from your home. If there are storm drains in front of your home make sure to clear them of debris .
- If you're planning to be away from your home for an extended period, arrange for someone to check your property in case there is severe weather .
- Ensure there is proper grading around your home so that surface water flows away from your foundation.
- Install a sump pump or make sure the one that you have is working properly.
- Install backflow valves or plugs in drains and other sewer connections.

(Continued on page 3)

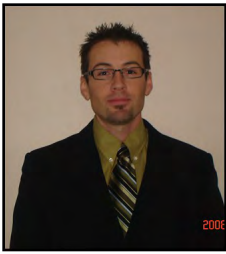
Save 8%-10%-15%-20%
Off YOUR Insurance Policy by
INCREASING Your
Deductibles to \$750 , \$1000!
Call (306) 693-7640

Inside this issue:

Be Organized Should the Unforeseen Happen	2
Heritage Insurance In YOUR Community	2
2016 Referral Contest	3
2016 Referral Contest Winners	4

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



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

"Everyone is very friendly and helpful. Never have to wait for service"

Dian Denet, Moose Jaw, SK

"The knowledge of people of whom I talk to at Heritage is top notch."

Nick Sperounis, Kindersley, SK

Be Organized Should the Unforeseen Happen

Passing away is never an easy thing to think about however by not planning for your final days, you may cause additional stress to your family and friends, especially at a time when they'll be grieving.

So use this checklist to create a file so that your executor is in the know should the unforeseen happen to you.

- √ Vital statistics (self, partner, children and other beneficiaries)
- √ Information about Powers of Attorney for financial and personal care
- √ Contact details of advisors, accountants, lawyers, and other professionals
- √ Location of the original will and partner's will
- √ Details about funeral arrangements and cemetery plot
- √ Safety deposit box information

Other important documents, including: birth certificates; marriage certificates; separation/divorce papers; citizenship and passports; medical records; income tax returns; banking, mortgage, loan, real estate and investment records; vehicle ownership; prenuptial, separation, cohabitation agreements; and custody/adoption records

Household accounts (include provider, account number, and contact information), including: bank account information; investment account information; pension plans; annuities; valuable personal assets; real estate; business interests; insurance (life, disability, CI, long-term-care, etc.); loan and credit line information; and credit cards

Also, if you're married or in a common law relationship, both you and your spouse's wills must detail what should happen in the following situations:

- √ If your spouse or partner predeceases you;
- √ If you predecease your spouse or partner; and
- √ If you both die at the same time.

By ensuring that you have these ducks in a row your executor will have a much easier time dealing with your estate at an already difficult time.

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

New Hours:
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

Heritage Insurance In YOUR Community

Jessica pictured here with a Tyler & Ryan players from the Moose Jaw Mallards - Heritage Insurance Sponsored their team.

Heritage Insurance is happy to support the Moose Jaw Mallards and many other community organizations.



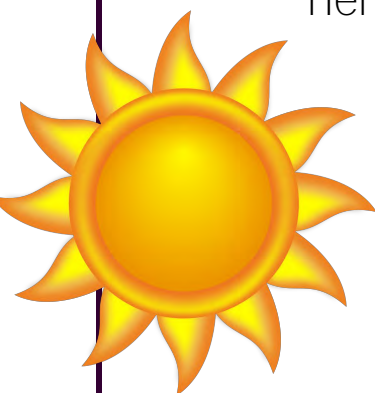
2016 Referral Contest:

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:

Herman Fehr - **50" TV!**



Next Month's
Winner:
This could

10 Tips to Reduce the Risk of Water Damage *Continued*

(Continued from page 1)

- Make sure that the furnace, hot water heater and electrical panel are elevated.
- Store important documents and irreplaceable personal objects where they cannot be damaged by water.
- Do not finish areas, such as the basement, that may be prone to flooding.
- If you have a finished basement and it's susceptible to flooding, don't keep any expensive items there.
- Most standard insurance companies do not cover overland flooding. Overland flooding occurs when water from rivers, streams or other water bodies flows onto dry land. Review your policy and check with us for potential coverage availability.
- A sewer backup may be covered by home insurance policies if this coverage was purchased as an add-on.
- Water damage to vehicles is usually covered by a package policy. This coverage isn't mandatory so please feel free to give us a call.

What's covered?

- Damage caused by water that enters the home by seeping through windows, siding or the foundation is typically not covered.

**Heritage Insurance
Your SGI Canada Broker**

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Plenty of Free Parking



Publication Agreement No 41251519
Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



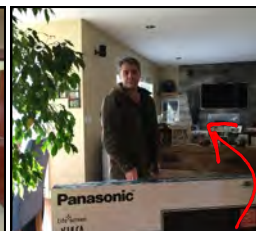
Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in



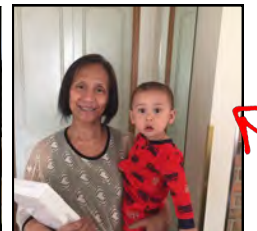
Kevin Hembroff - **50" TV!**



Jan Vermette - iPad Air 2!



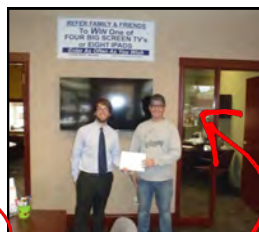
Von Agioritis - **50" TV!**



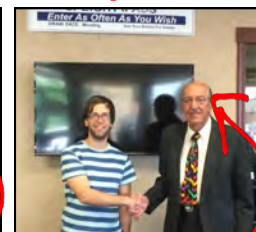
Maria Barred-Campbell - iPad Air 2!



Abner & Gracia Mangaoil



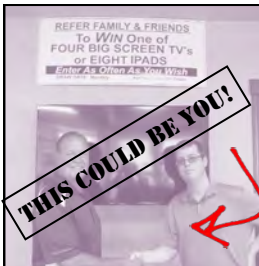
Shawn Robinson - iPad 2!



Herman Fehr - **50"!**



Dillon Pinfold - iPad 2!



Kain Petlak - **50" TV!**



Denise McKechnie - iPad 2!



Nora Boechler - iPad 2!



Rose Katernych - **50" TV!**



**Your Motor
License Issuer**

