



# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

June 2016

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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## For Dads, June is their Month

June has always been one of my favorite months. The days are long, everything is green, and of course it's the month for father's day.

With the recent wildfire in Fort McMurray, I took it upon myself to ask a couple of lead adjusters what was one of the biggest problem after a loss such as this. They were both involved with the Slave Lake Fire and Calgary flood. Both said that an accurate record of belongings is one of the biggest problems. In fact, they said less than five percent had these records. Those that did had their claim processed in far less time.

That being said, I've written an article on recording your belongings. Please feel free to share with family and friends.

Thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila,  
Matthew &  
Taco

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



Taco in a bag

## Keep a Record of Your Personal Property

Your home is filled with possessions. Would you be able to remember what was lost or stolen in the event of a fire or theft? Would you have enough insurance to replace everything?

An inventory worksheet will assist you in listing your personal property. By completing this inventory, you have a written record of your possessions, which will help both you and your adjuster in the event of a claim. As well, by reviewing this list with us, you can ensure you have adequate coverage on your property.

These hints may help you create this form:

- Take one room or area at a time and list everything.
- Record each item, along with its original purchase price, the date of purchase and today's purchase price.
- If you are unsure of its exact purchase price, provide an estimate.
- With items such as clothes and linens, it may be difficult to remember the exact purchase price. We suggest you take an average cost for one item and multiply it by the number you own.
- Keep your inventory list current.

(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](mailto:contactus@heritageinsurance.ca)



Russ MacDonald  
Life/Retirement  
Specialist Agent

### Our Customers Say It Best:

*"Knowledgeable staff."*

*Michel Blain, Bushell Park, SK*

*"Very good people and helpful."*

*Ben Bens, Moose Jaw, SK*

*"Pleasant staff. Little to no wait time."*

*Jolynne Burns, Moose Jaw, SK*

## Privacy of Life Insurance in Saskatchewan

Saskatchewan requires executors to disclose all life insurance policies owned by the deceased person, as well as the policies' designated beneficiaries.

Accordingly, for people who seek probate for an estate in Saskatchewan, it is not appropriate to assume they can use life insurance or segregated fund policies to pass the death benefit to others privately.

In many cases, privacy can be a valuable feature of life insurance and segregated fund policies. This is because when the death benefit passes to named beneficiaries, it does so outside the estate. As a result, the policy is generally not part of the public record associated with the estate.

In Saskatchewan, however, the privacy situation is more complicated. In Saskatchewan, according to the Rules of Practice and Procedure, when executors apply for probate, they must disclose all life insurance policies they are aware of owned by the deceased person. This includes segregated fund policies. Executors must not only disclose policies payable to the estate, they must also disclose policies payable to named beneficiaries. They must list the insurance company, policy number, designated beneficiary and value at the date of death.

The good news, from a privacy viewpoint, is that although this information becomes part of the court file, access to it is restricted. According to the Saskatchewan Law Courts' public access guidelines, the only people who can access the schedule of assets without court authorization are a personal representative, a beneficiary, someone with an interest in an estate or someone authorized by one of these.

It is also good news that policies payable to named beneficiaries are not included in the estate's assets, when calculating provincial estate tax (probate). In summary, there is a degree of privacy, but it is not complete. For further information on this you can go to [sasklawcourts.ca](http://sasklawcourts.ca)

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

Greg pictured here with Kelly McElree, presenting a cheque for \$10,000 for the Moose Jaw Health Foundation commitment.

Heritage Insurance is happy to support the Moose Jaw Health Foundation 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: Shawn Robinson - iPad Air 2!**

June



**Next Month's  
 Winner:  
 This could  
 be you!!**

## Keep a Record of Your Personal Property *Continued*

(Continued from page 1)

- Keep your receipts and any appraisals in a safe place along with a copy of this worksheet. These are essential at the time of a claim to show proof of ownership.
- Use your worksheet to record the make, model and serial numbers of items such as cameras, TVs, DVD players, PVRs, personal computers, audio equipment, bicycles and other valuable items that are attractive to thieves.
- Record your credit and/or debit card numbers on this worksheet, along with contact information for the financial institutions that issued the cards.
- Take photographs of, or videotape, the inside of your home to supplement your list and to provide additional documentation in the event of a claim. Keep your photos or videos in a safe place along with this worksheet.
- Contact us to discuss additional coverage for valuable or specialty items such as furs, jewelry, fine art and stamp and/or coin collections. Your insurance policy may limit coverage for such items. Also, as personal property may appreciate or depreciate, it's important to review your protection on a regular basis. We can suggest where you should consider amending your coverage.
- Don't forget to review other property you own such as a seasonal residence or recreational vehicles. We can provide advice on appropriate coverage.

Preparation is key to minimizing the effects of a loss or a disaster. Taking time to review your insurance regularly and maintaining a current personal inventory is important. Prevention is also vital and knowing what to do in particular situations can reduce your loss, save time and ease the claim process. We can provide additional information on the prevention of theft and other types of losses. Forms can be found on [www.heritageinsurance.ca](http://www.heritageinsurance.ca) under 'blogs'.

## 10 Most Popular Father's Day Sayings

- 1 By the time a man realizes that maybe his father was right, he usually has a son who thinks he's wrong.
- 2 Any man can be a father but it takes someone special to be a dad.
- 3 A truly rich man is one whose children run into his arms when his hands are empty.
- 4 It doesn't matter who my father was; it matters who I remember he was.
- 5 It is easier for a father to have children than for children to have a real father.
- 6 A father is a banker provided by nature.
- 7 You know, fathers just have a way of putting everything together.
- 8 The greatest gift I ever had came from God: I call him Dad!
- 9 A father carries pictures where his money used to be.
- 10 Once a father overheard his son pray: Dear God, make me the kind of man my daddy is. Later that night, the father prayed, Dear God, Make me the kind of man my son wants.

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Your SGI Canada Broker

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8:30 - 5:30

Thursday

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Friday

8:30 - 5:30

Saturday

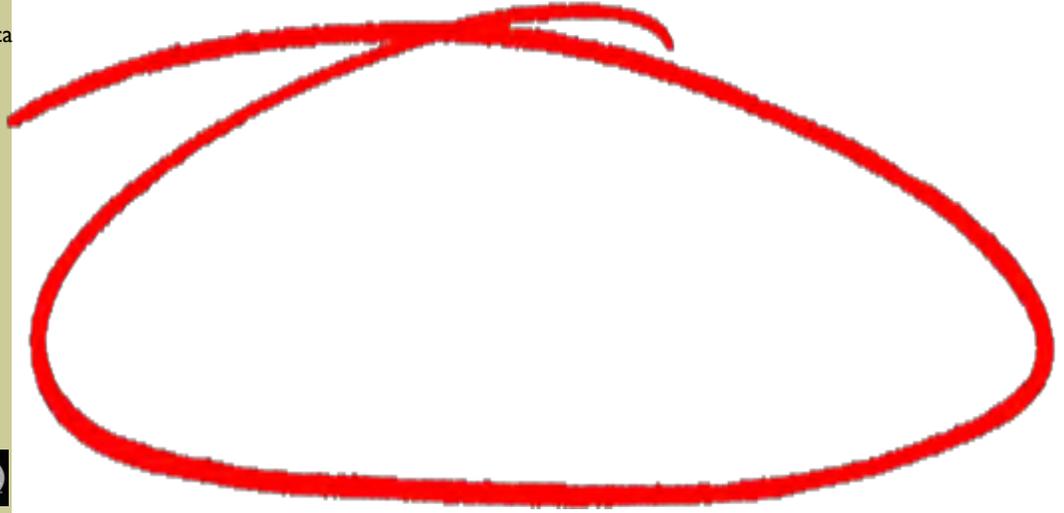
9:00 - 4:00

Plenty of Free Parking



**HAPPY**   
**FATHER'S**  
**Day!** 

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 2016!**



**Kevin Hembroff - 50" TV!**



**Jan Vermette - iPad Air 2!**



**Von Agioritis - 50" TV!**



**Maria Barred-Campbell - iPad Air2!**



**Abner & Gracia Mangaol - iPad Air2!**



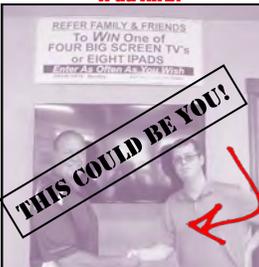
**Shawn Robinson - iPad2!**



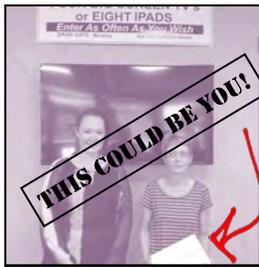
**Kevin Kincaid - iPad2!**



**Dillon Pinfold - iPad2!**



**Kain Petlak - 50" TV!**



**Denise McKechnie - iPad2!**



**Nora Boechler - iPad2!**



**Rose Katernych - 50" TV!**



**Your Motor License Issuer**

