



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

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# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

March 2011

## Where Is The Warm Weather

The days are getting longer and I'm sure the warm weather will be here soon. As I watch Matthew enjoy the snow and cold we have to take the same kid at heart mindset to enjoy the seasons.

Fortunately Sheila and I recently got away to San Jose del Cabo in Mexico. The weather was great and we were able to enjoy time to-

gether as well time to reflect. We were able to ATV on the beach and enjoy a sunset cruise with the gang from CTV. All in all in was a terrific trip.

As in our previous newsletter I talked about package polices and the importance of them. Please take the time to read and share with others.

As always, your protection and



Greg & Sheila, Enjoying Los Arcos

peace of mind is my only priority. Thanks for choosing Heritage Insurance, have a safe and fun March.

Greg, Sheila, Matthew & Taco

## SGI Reminder:

### AutoPay Customers Need To Complete Their Eligibility Declarations

SGI reminds customers who use SGI's AutoPay program with 'Continuous' stickers to declare their eligibility for Saskatchewan registration each year.

"A year has gone by since we introduced the 'Continuous' stickers for the AutoPay program. It's important that customers remember to complete the Registration Eligibility Declaration by their anniversary date, which proves they continue to be eligible for registration in Saskatchewan," said Cari Donaldson, Assistant Vice President of the Auto Fund. "This helps ensure only eligible vehicle

owners are insured through SGI and that all customers have accurate registration in the correct rate class. In doing so, it protects the low insurance rates our customers enjoy."

Failure to complete the declaration puts insurance coverage at risk of cancellation. Customers are asked to read their SGI mail and check their registration certificates to ensure their coverage is up-to-date.

There are several ways that the Registration Eligibility Declaration can be completed. Customers can visit our office to sign the declaration in person, return the com-

pleted declaration that was mailed to them with the eligibility reminder or do it from the comfort of home by going to: [www.nohassleinsurance.ca](http://www.nohassleinsurance.ca) then click the Online Services link of SGI's website.

**For first time online services users you must call our office to get an activation code.**

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

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)

## Avoid The Hecticness Of the RRSP Season



Russ MacDonald  
Life Insurance Agent

Are you one of the many people who wait until the deadline to contribute to your RRSP? Don't worry, you are not alone. Nowadays we all have busy lives and the last thing on our minds is "I need to contribute to my RRSP by March 1st."

My proposal to you is this: Set up an RRSP account and contribute a certain amount

each month. By doing this you will accomplish the following:

- √ Capture the up and downs of the market "Dollar Cost Averaging"
- √ Avoid the RRSP deadline craze. You have already contributed so therefore you will receive your tax slip just the same as you would

have had you waited.

√ Simplify your Life

By doing this you have just saved yourself one less thing to do in your busy life.

Call me today to book your appointment!

Russ MacDonald

## We Get Mail!

*"Wow, I made one phone call and Kristine was able to help me on the phone when other companies needed me in person. I drove 70 kms. because of this service thanks and keep up the great work."*

Brian Harris, Copper Sands Sk.

**...much more  
than just saving  
money!**

## SGI CANADA and the AIR MILES Reward Program - How do I sign up?

To sign up and to start earning reward miles on your policies, just call SGI CANADA's reward mile registration number, 1-866-417-5577. You'll need your AIR MILES Collector Number and your SGI CANADA policy number(s). You have one full year to register your policy in the Program. To start earning reward miles on your policy, you must be an AIR MILES Collector. To become a Collector, call 1-888-AIR-MILES (1-888-247-6453) or log on to [www.airmiles.ca](http://www.airmiles.ca)

## Heritage Insurance In YOUR Community

Susan Wenaus of William Grayson School in Moose Jaw,

Stacey is presenting Susan with a Donation on behalf of Heritage Insurance for the reading program for students.

Heritage Insurance Is Always Happy to Help Out the Community!



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## What A Package Policy Can Do For You!

The Benefits of Package Policies Part 2 of 2

As I mentioned in our previous newsletter only one in every two drivers is properly insured in Saskatchewan. Other options available with a package policy are Loss of Use. This is when you get in an accident and it's your fault, this option allows you to rent another auto while yours is being repaired. We get this call regularly and this can be purchased in

different increments. Another option is Replacement Cost on a new vehicle. This can be added at the time you purchase a new vehicle. If your vehicle is written off the insurer will provide you with coverage up to the full amount paid by you and not the depreciated amount. Another area of concern is the amount of people that assume if your vehicle is unlicensed and parked in the garage the home policy will cover it. There is no such

coverage on your home policy but it can be covered under a package policy. There is also Comprehensive (hit and run, hail, fire, wind & vandalism), Collision and Glass coverage with different deductibles available and with your plates it's a \$700 deductible per occurrence. I encourage all to call or email to discuss these coverage's with any of our fine ladies.



Greg Marcyniuk  
Agency Owner

## We Are Always In The Mood For Referrals!

Tell others about us and **YOU** Could **WIN A FREE New 52" Plasma BIG Screen Television in 2011!** Remember, there is **NO** limit to the number of people you can **REFER** or the number of times your name can be entered to win. **MULTIPLE referrals count as multiple chances to win!** - ask us for details!

*4 TVs! 4 Chances to Win This Year!*

*Call Now!*

**306-693-7640 • 800-667-7640**

*Call Now!*

**FAX 306-692-3661 • [contactus@heritageinsurance.ca](mailto:contactus@heritageinsurance.ca)**

**[www.nohassleinsurance.ca](http://www.nohassleinsurance.ca)**

**Heritage Insurance "Referrer of the Month" Winner:**

**Bev Dougall won a \$50.00 Dinner Gift Certificate**



*see next page*

**Watch For Our Next Newsletter for more Referral Rewards!**

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Weekdays: 8:30am-5:30pm



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100A Fairford St W  
Moose Jaw SK S6H 1V3



**Greg Marcyniuk Congratulates Our Past  
Referral Contest Winners!**

**They Each Won A  
New 42" Big Screen Plasma TV  
For Telling Their Friends & Family  
About Heritage Insurance**



**Your Motor  
License Issuer**



*Win like...*  
↙



2010 Rhonda Kwan & Greg



2009 Louise Svingen & Greg



2008 Matt Taylor & Greg



2007 Gary Couillard & Greg

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