



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

March 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

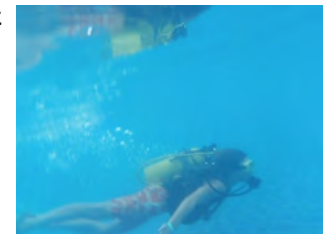
March - The First Month of Spring

The days are getting longer and the nights are getting shorter (Yippee!). Sheila, Matthew and I just returned from Nicaragua. As you can see in the photo, Matthew learned how to scuba dive. I know he wishes he was still there (no school) as I'm sure Sheila does as well. I'm always surprised that people don't have a package policy or are even aware that additional coverages are available for themselves. This month's article is about the limited coverages on your plate and the benefits of an auto pak. Please feel free to share this with family and friends.

As always thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco

P.S. Don't forget that we sell travel insurance as well if you're travelling out of province.



Matthew learning how to Scuba Dive

Basic Plate Insurance Provides Limited Coverage

Every vehicle registered in Saskatchewan has basic plate insurance which provides:

- \$700.00 deductible
- \$200,000 in liability protection

Add an Auto Pak policy to protect your family and your finances

An **SGI CANADA Auto Pak** provides increased liability to cover you if you are at fault for an accident. Liability is one's legal responsibility to pay for damages due to an accident or loss. Auto Pak also provides family security benefits that are vital to protect your financial security and ensure your loved ones are properly cared for in the long term.

In most cases, you don't need to use insurance until the most challenging times in your life. But that is precisely when you need it the most. Good insurance is an act of care.

Ask yourself these questions:

Do you and your family drive outside of Saskatchewan?

If you cause injury to a driver in another province, like Alberta, you can be sued for far more than \$200,000 - the rest comes out of **your pocket**. A package policy provides \$1-5 million in liability coverage for little cost.

Are you covered if you get in an accident with a driver who is under-insured?

With family security coverage your family members are financially protected from injury and

(Continued on page 3)

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

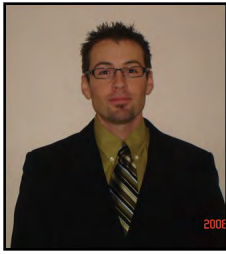
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Heritage Insurance Your SGI Canada Broker

Heritage Insurance Protection Team · TF: 1-800-667-7640 · PH: 306-693-7640 · FAX: 306-692-3661 · Email: contactus@heritageinsurance.ca

Market Volatility Got You Down? Consider this Asset Class



Russ MacDonald
Life/Retirement
Specialist Agent

With the current volatility in today's markets, many investors are cautious as to where to park their hard earned dollars. A big threat to one's retirement savings value come retirement is volatility. If not planned and allocated properly, one's nest egg can be impacted in a big way.

A way to minimize volatility is through diversification. Basically that means not putting all your eggs in one basket. Let's look at parking some of our money in assets that can realize a fairly significant return over time with no negative interest and all the while providing you with peace of mind.

Many investors are looking at Participating (Dividend Paying) Whole Life Insurance as another asset class to their already Fixed Income and Equity Investing. With Par Whole Life, not only do you have protection with the death benefit, you also have guaranteed cash value plus dividend values totaling your total cash value. This value grows tax sheltered and is not subject to the ups and downs of the market. With Par, once you establish a cash value that value will never decrease.

With the proper strategy you can use these values to supplement retirement spending, pay education costs, or any other option you find necessary.

If you are looking to add a little more diversification to your current savings allocation, or would even wish to learn a little more about how this asset class could help you achieve optimal savings, call me today for a no obligation consultation.

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

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



"The price of anything is the amount of life you exchange for it."

- Henry David Thoreau

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 presenting a cheque to Tara Gish, Co-Chair for sponsorships for the Business Women of Moose Jaw.

Heritage Insurance is happy to support the Business Women of Moose Jaw 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:
Von Agioritis - 50" TV!**



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



Basic Plate Insurance Provides Limited Coverage Continued

(Continued from page 1)

loss, up to \$2 million, no matter what insurance the other driver has.

Is there enough replacement income for your family to live on, if you are injured or killed in an auto accident?

The Auto Pak policy provides significantly higher injury and death benefits including replacement income, education allowance and funeral expense.

You get a lot for a little

Pay as little as \$5 per month for SGI CANADA Auto Pak extension insurance. It's a small price to pay for peace of mind, knowing you and your loved ones will be cared for.

Lower your deductible and protect your vehicle

In addition to the substantial financial security benefits for you and your family, Auto Pak extension coverage provides lower deductibles, access to rental vehicles, glass repairs and much more... it will even pay to replace your brand new vehicle if it's a total loss.

Ask yourself these questions:

Did you just buy a new car?

Protect your investment by purchasing replacement or repair cost coverage.

Do you drive on rural highways or grid roads?

With Auto Pak, your deductible is waived if you hit wildlife; and if you add glass coverage, it will pay to fix damage to your windshield.

Does your vehicle spend a lot of time outdoors?

Auto Pak's comprehensive or specified perils coverage allows you to lower your deductible for hail damage. It's even waived for fire or lightning damage - or for theft of your entire vehicle.

Does being without wheels cramp your style?

Loss of use coverage provides a rental vehicle if you're in an accident - keeping you on the road even if your vehicle is in the shop.

If you answered Yes to any of these questions you probably need more auto insurance.

By having the right Auto Pak policy you can protect yourself from loss above and beyond what your basic plate insurance covers.

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Your SGI Canada Broker**

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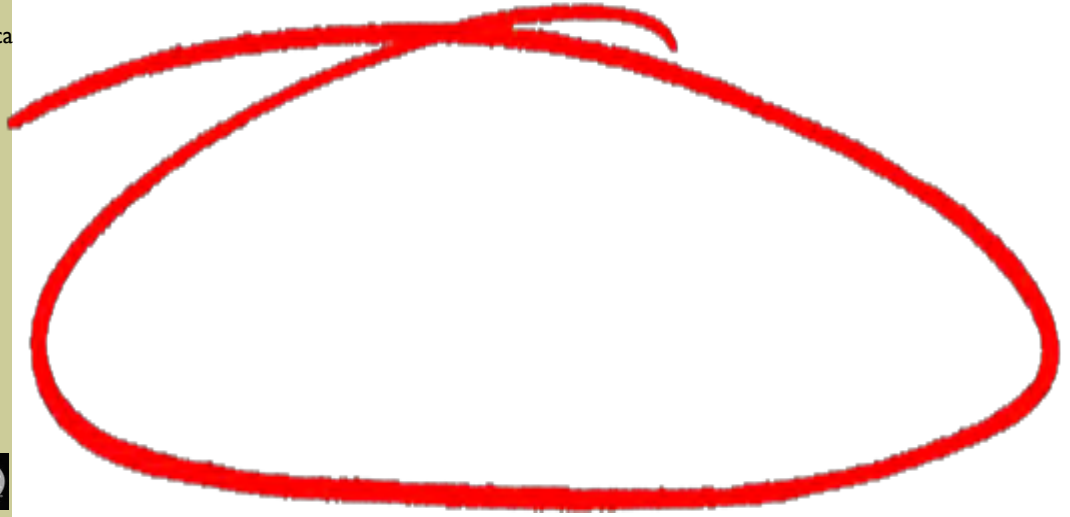
Saturday

9:00 - 4:00

Plenty of Free Parking



Publication Agreement No
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Return undeliverable mail to:
Heritage Insurance
100A Fairford St W



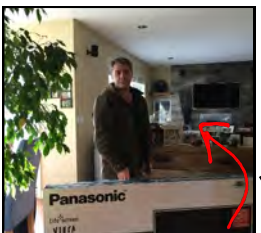
Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2016!



Kevin Hembroff - 50" TV!



Jan Vermette - iPad Air 2!



Von Agioritis - 50" TV!



Mike Bechtold - iPad Air2!



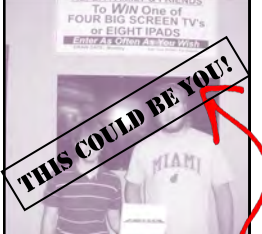
Kim Hunter - 50" TV!



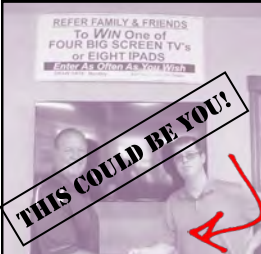
Kerri Friesen - iPad2!



Kevin Kincaid - iPad2!



Dillon Pinfold - iPad2!



Kain Pettak - 50" TV!



Denise McKechnie - iPad2!



Nora Boechler - iPad2!



Rose Katernych - 50" TV!



**Your Motor
License Issuer**

