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Agency Owner

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Inside this issue:

Critical Illness Coverage - Really?	2
Heritage Insurance In YOUR Community	2
2014 Referral Contest	3
2014 Referral Contest Winners	4

Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

May 2014

Spring has Sprung!

As Matthew says spring has sprung and the grass has risen. I'm not sure who he got that from but it is cute.

With this great weather Matthew and his friends are out riding their bike in full gear. It's really nice to see them out riding, exercising and just being kids.

I'm sure you guessed by now that I'm writing about bicycle

safety - both for the bike rider and the auto driver as well. Please take the time to read this and share this with your children, grandchildren, as well as family and friends.

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

Greg, Sheila, Matthew & Taco



Matthew & Sheila in the Gondola on our way to the top of Sun Shine Village for our annual spring ski.

Tips for Cyclists & Drivers

Head injuries are one of the most serious consequences of a bicycle crash. Even if you can't see the damage, your brain can be hurt when it hits the inside of your skull, permanently altering the way you walk, talk and think.



Bike helmets

Your best protection against head injuries is a safety-approved bike helmet, which can reduce the risk of brain injury by up to 85%. But wearing a helmet is only half the battle - it must be properly fitted for you to be fully protected.

- Wear your helmet every time you ride, and remember:
- The helmet should fit snugly on your head.
- Put foam pads inside the helmet if your head is an 'in between' size.
- The helmet should be worn level on the head, parallel to the ground.
- The chin straps should form a 'V' directly under the earlobes.
- The fastened strap should be tight enough to allow 1 finger between it and your chin.

Bike inspections

Your safety also depends on the condition of your bicycle. Inspect your bike before each



Russ MacDonald
Life Insurance Agent

Our Customers Say It Best:

"Staff provides friendly & courteous service at all times. Hours are very convenient and questions are answered promptly. We enjoy coming in."

Don Butchko,
Moose Jaw

"Dream as if you'll live forever, live as if you'll die today."

- James Dean

Critical Illness Coverage - Really?

Recently the conversation has come up with some of my clients the question of "How important is having Critical Illness coverage as part of my overall portfolio?" With that being a topic of discussion lately, I thought I would revisit and address some of the main impacts and benefits to having such coverage.

We all know, or have heard, of people who have suffered from a heart attack, stroke or cancer.

While the good news is many more survive today than in past years, there can be a financial and emotional impact to survivors and their families.

If you were struck with the devastating news that you have a life-altering critical illness, how would having extra money help?

A critical illness insurance policy may provide a lump sum of money at a time when you need it most all the while ensuring that you don't have to dip into your hard earned savings and possibly jeopardize your future financial lifestyle.

Critical illness claimants have indicated they have used their critical illness insurance benefits for what matters most to them. Some examples include:

- paying off major debts and their mortgage
- funding for prescription drugs not covered by their provincial plan
- seeking alternative or out-of-country medical treatment
- continuing to fund their children's education savings plans
- continuing to build a retirement savings fund
- taking a rejuvenating trip for the entire family during or after recovery

Concerned about how the price will fit into your current budget? No problem I will ensure that we work together and find a price that fits your situation.

In addition, optional riders are available that may allow for a return of premium benefit if there is, thankfully, no need to claim.

Can you afford not to explore this important protection for you and your family?

Act now and call me today.

Russ MacDonald, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Curtis O'Rielly receiving a cheque for Moose Jaw Little League pictured with Jessica of Heritage Insurance.

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



Tips for Cyclists & Drivers...CONT.



ride to ensure:

- the brakes and chain are working properly
- the tires are fully inflated
- the seat and handlebars are tightly secured

A cyclist's responsibilities

Before your feet hit the pedals it's also important to brush up on your cycling savvy. Knowing the rules of the road will help you bike with confidence and goes a long way towards preventing collisions.

- Keep in mind where you can and cannot ride. Bicycles are considered vehicles, just like cars and trucks, which means cyclists must ride on the road and not the sidewalk. When you're on the street, ride with the flow of traffic and obey all traffic signs.
- Ride on the right-hand side of the road whenever possible so that faster-moving vehicles can pass you. To make a left turn, shoulder check for other vehicles, signal, and move into the appropriate lane when it is safe to do so.
- Wear brightly colored clothing in order to make yourself and your bicycle more visible. Reflectors and a headlamp will also improve your chances of being seen, especially at night.

Despite all of these precautions, even the most seasoned cyclist can be involved in a collision. That's why motorists also need to do their part to keep everyone safe on the road.

A driver's responsibilities

As a driver, understand that cyclists have every right to share the road with you.

- Scan the street in front of you and check your mirrors often to avoid being surprised by a bicycle in your path. At night, drive with caution and watch for neon clothing, reflectors and lights.
- Passing a cyclist can be tricky, especially during times of heavy traffic. Some cyclists will move into the turning lane to allow motorists to go by, but if the lane is unavailable you must wait until it is safe and prudent to pass.
- Keep a safe distance from cyclists when you're waiting to move past them. Bicycles can stop quickly so the consequences of following too closely can be fatal.

Whether you choose to ride a bicycle or drive a car or truck, always obey the rules of the road and respect everyone on it. After all, we're all headed in the same direction – a safe and happy ride home.

This month, Heritage sponsored some tickets to the Telus Cup. Here are the lucky winners from our referral plan for game tickets - so there's even more chances to win when you refer a friend!

Rick Tilson	Jordan Clayson	Krista Korbo	James Statler
Trent Christmann	Donna Koch	George Pohoreli	Cindy Durell
Dennis Muirhead	Robert Doyon	Jean Thronberg	Jill Kirby
Len Christmann	Mark Cote	Max Kesslering	Lisa Amey

2014 Referral Contest:

4 Big Screen TVs! 8 iPads!

Anyone can refer a friend and be entered to win either an iPad 2 or a 52" flat screen TV!

Tell Your Friends & Family About Heritage Insurance and You Can Win Too!

Heritage Insurance "Referrer of the Month" Winner:

Troy Setter an iPad2!



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

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Check out the Newest 2014 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2014!



Kerry Friesen - iPad2!



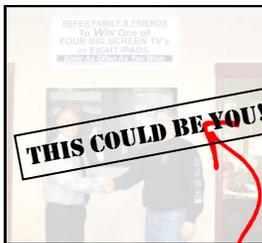
Steve Barnes - 52" TV!



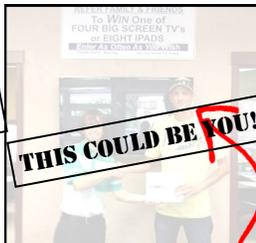
Robert & Sandra Rafuse iPad2!



Troy Setter - iPad2!



Jack Feist - 52" TV!



Mike Mason - iPad2!



Len Christmann - iPad2!



Deb MacDonald - iPad2!



Dwight Chartrand - 52" TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!