

Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

November 2013

Greg Marcyniuk
Agency Owner
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by combining all your
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Heritage

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It's Starting to Get Cold Out There

Yes the days are starting to get colder out there and shorter as well. The good thing is Matthew has been smiling from ear to ear with this year's Halloween haul. Of course me being the cautious parent, I've been conducting candy inspections and sampling to make sure they're safe.

I was recently reading an excellent article about the top ten things parents don't know

about teen drivers. Please feel free to share this with family and or friends.

Please remember, if you want to save time renewing your plates or license, you can do this online at www.heritageinsurance.ca and click on the sgi online services.

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



Even Taco is getting ready for winter

Greg, Sheila, Matthew & Taco

Top Ten Things Many Parents Don't Know About Teen Driving

During National Teen Driver Safety Week traffic safety advocates across the country will work to raise awareness about why teen drivers crash and how to prevent these crashes.

To help parents understand the scope of the problem, the National Safety Council compiled a list of the top 10 things most parents don't know about teen driving:

- Car crashes are the leading cause of death for teens.
- Most dangerous time of a teen driver's life is the first 12 months after receiving a license.
- A teen drivers' crash risk is three times that of drivers ages 20 and older.
- Teens crash most often because they are inexperienced – not because they take more risks behind the wheel.
- Teen passengers are one of the biggest distractions for teen drivers. Just one teen passenger raises a teen driver's fatal crash risk 44 percent. Two passengers doubles fatal crash risk. Three or more quadruples crash risk.
- Most fatal nighttime crashes involving teen drivers happen between 9 p.m. and midnight.
- More than half of teens killed in car crashes were not restrained by a seatbelt.
- Most teen driving laws and restrictions do not adequately protect teen drivers from the most serious crash risks.
- Teens really do learn to drive from watching their parents. A survey found 80 percent of teens cite their parents as having the most influence over teen's driving habits.
- Crash risk remains high after licensure. In fact, young drivers' crash risk does not significantly begin decreasing until age 25.

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Russ MacDonald
Life Insurance Agent

*"Nothing will work
unless you do."*

- Maya Angelou

Our Customers Say It Best:

*"I like how easy & stress free
the office is, it is inviting.
Makes you feel like a friend,
not 'just another customer'."*

Ann Walz,
Moose Jaw

*"Keeps us in the know, don't
have to worry about renewals,
you guys are always on top of
it."*

Elmer & Shelly Truelove,
Moose Jaw

*"It is better to light a
candle than curse the
darkness."*

- Eleanor Roosevelt

Group Life Insurance - Is it Enough??

Over the many years that I have been in this industry, I've come across many individuals and families whose main source of life insurance coverage is through their employers' group benefits plan. Now while having some sort of coverage in place is important, it is just as important for these people to fully understand what exactly they have. The last thing we want to do is believe that our family is fully protected, when in reality they may not be, resulting in potential financial disaster should the unforeseen occur.

Key Basics of Group Life Insurance

- Strictly term insurance (No Cash Value, not paid up, etc)
- Comes in a variety of amounts (Flat amount, 1-5 times salary)
- Lasts until employee leaves plan or employer terminates plan.
- Has conversion options (Limited in nature and based on attained age at time of conversion)
- Benefits may or may not be tax free
- Coverage is available for dependants (Usually a lower amount than available to employees)

With all of this said, are you and your family fully protected with only this kind of coverage??

I personally like to think of Group Life Insurance as a supplement to having your own personal plan. A big benefit to having your own plan is that you have a variety of options to choose from depending on your particular situation; you hold the control of the plan as it cannot be cancelled or modified without your approval, unlike the group plan where your employer can cancel at any time, the benefit is guaranteed tax free and there usually are more conversion options available.

Is the amount you currently have in place going to be enough for surviving family members?

The average planning rule of thumb in protecting lost household income is approximately 10 times salary. If you are not carrying that amount of coverage, you may not have enough. Beyond that, you also have to consider final expenses, outstanding debt, educational costs for children, etc.

Now Remember....

Every person's situation is different. What I have highlighted here are rule of thumb type scenarios. The best way to find out what you truly need is to sit down with me and conduct a thorough needs analysis to conclude if you have any gaps in coverage and remedy it.

Russ MacDonald, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Congratulations to the Vanier Spirits 2a girls soccer team - they finished 5th this season out of 8 teams! Heritage's Pier Luc Doyon participated as one of the coaches - excellent job Pier!

Heritage Insurance is happy to support community organizations!

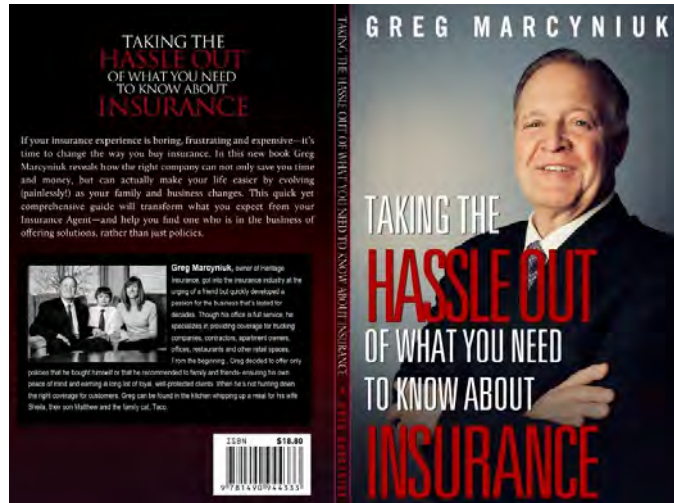


Books are Still Available!

Books are still available at our office - all proceeds from the book will go to the Shrine Patient Travel Fund!



Greg signing his first book



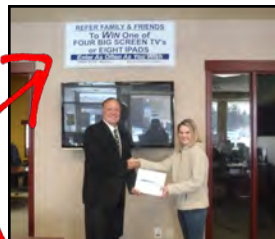
Tell Your Friends & Family About Heritage Insurance and You Can Win!

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Christine Racic - iPad2!



Corinne Klyne - iPad2!



Jason Hall - Flat Screen TV!



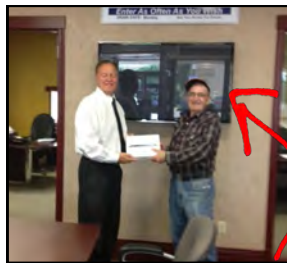
Jeff & Norma Lafonte - iPad2!



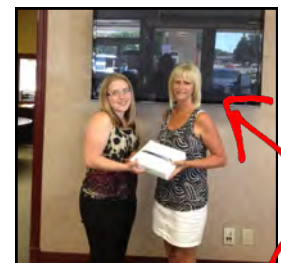
Jack Feist - Flat Screen TV!



Mike Mason - iPad2!



Len Christmann - iPad2!



Deb MacDonald - iPad2!



Dwight Chartrand - Flat Screen TV!

2013 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!

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Saturdays: 9:00am-4:00pm

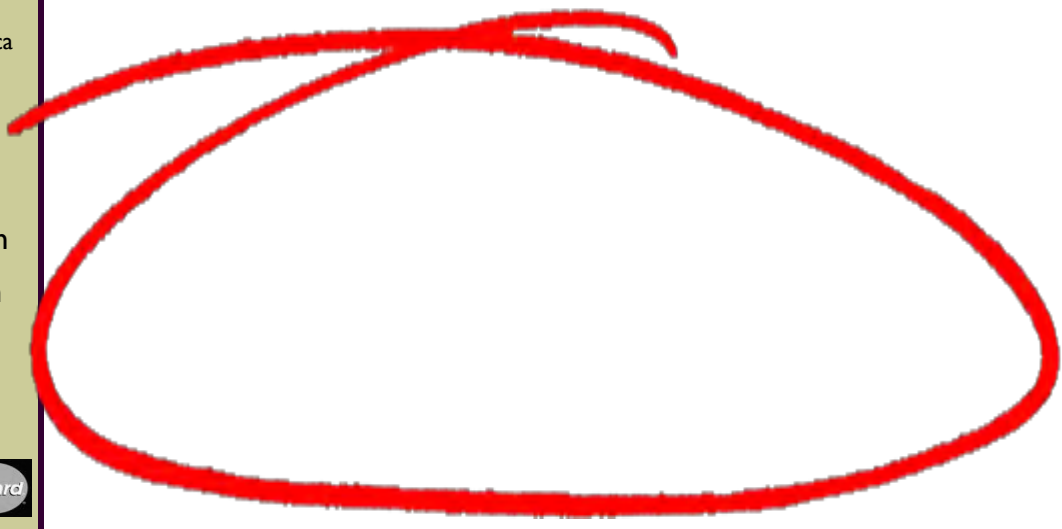
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**2013 Winners - Tell Your Friends & Family About
Heritage Insurance and You Can Win Too!**

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

Lisa Johnson pictured with Jessica who
received the referral from Lisa.

Thanks for the referral Lisa &
Congratulations on winning the iPad!



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

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