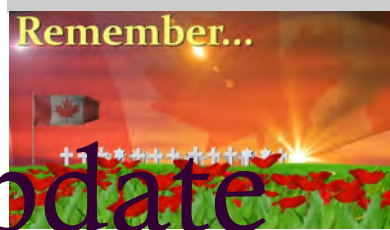




Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

November 2016

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Heritage

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- ✓ 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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November - A Month to Remember

I'd like to thank all those clients who attended our mature driver refresher course. The course was well attended and everyone had nothing but positive comments. Even I got quite a few tips out of the course. I'll be hosting another one in the spring of '17.



This month's article is on how to recover from a skid. 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



"I attended the "The/Alive Mature Driving seminar on Monday October 3, presented by Heritage Insurance. It was excellent in every respect. The instructor, the handout material, and presentation was of the highest quality. It was gratifying to see such great and valuable information supplied not only to Heritage Insurance clients, but to the public as well. Well done in every respect by a company reaching past the profit margin line to serve the community." - Al Cameron

Skid Recovery Tips

Rear-wheel skids

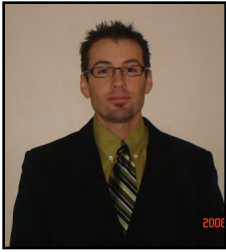
A skid occurs when the rear wheels lock or lose traction. To regain steering control:

1. Take your foot off the brake pedal, hard braking causes the rear wheels to skid
2. Ease off the gas pedal if the rear wheels lose traction.
3. Shift to neutral (automatic) or push in the clutch pedal (standard)
4. Look down the road in the direction you want the front of the vehicle to go, and be aware of the vehicle and how it is responding to your steering.
5. To regain control, steer gently in the direction you want to go.
6. Once the vehicle is straight, return to a driving gear

(Continued on page 3)

Heritage Insurance Your SGI CANADA Broker

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Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

"Always very friendly. It seems as though they believe there is no such thing as a stupid question."

David Klippenstein, Moose Jaw,
SK

"No message manager. The phone is always answered promptly."

Marlyn Johnson, Regina, SK

Hours:

To serve you better
we have changed our
hours of operation

Monday - Wednesday

8:30 - 5:30

Thursday

8:30 - 8:00

Friday

8:30 - 5:30

Saturday

9:00 - 4:00

Should You Rely On Group Insurance Alone?

Group insurance is a basic way to help protect yourself and your loved ones. But will it be enough to make sure you or your family aren't left with financial issues if you die or are too sick or injured to work? Individual insurance complements group insurance – together, they can help protect you, your family and your lifestyle should the worst happen.

Uncovering your needs

To find out if your group insurance provides the coverage you need, ask yourself the following questions:

Imagine if something happened to you or a family member – how long could you/they:

- Keep the house (i.e., pay the mortgage)?
- Maintain your/their current lifestyle?
- Pay important bills (like power and energy)?
- Continue saving for kids' education?
- Focus on recovery (rather than money)?



Does your group insurance coverage include the types of insurance you and your family need?

- Will your insurance protection last a lifetime?
- Does your spouse have group coverage through their work?
- If you're too sick to work, would your coverage give you a lump-sum payment to help with your recovery?
- Can you increase your coverage if your needs change?

Fill the gaps

Group insurance may not provide the coverage you need. That's why you may also need individual insurance. Your best option could be a financial security plan that includes both group and individual insurance. Curious on how this can be incorporated to your portfolio? Call me today to discuss.

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

Heritage Insurance In YOUR Community

Greg with Barry Watson from the Moose Jaw Chamber of Commerce receiving golf prizes.

Heritage Insurance is happy to support Moose Jaw Chamber of Commerce 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:



Next Month's

Winner:

This could
be you!!



Skid Recovery Tips *Continued*

(Continued from page 1)

7. Accelerate gently
8. Drive at a safe speed.

Front-wheel skids:

Front-wheel skids are caused by hard braking, acceleration or by driving too fast for the road conditions. You can't steer when the front wheels lose traction. To regain steering control:

1. Release the brake if the front wheels skid from hard braking.
2. Ease off the gas pedal if the front wheels lose traction
3. Shift to neutral (automatic) or push in the clutch (standard)
4. Wait for the front wheels to grip the road again.

5. Select drive (automatic) or release the clutch (standard)
6. Accelerate gently
7. Drive at a safe speed.

Four-wheel skids

Sometimes all four wheels lose traction – generally at high speeds or under poor road conditions. To regain steering control:

1. Remove your foot from the brake or accelerator
2. Shift into neutral
3. Look and steer in the direction you want the front of the vehicle to go
4. Wait for the wheels to grip the road again
5. Return to a driving gear
6. Drive at a safe speed.

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



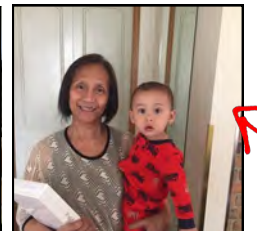
Kevin Hembroff - **50" TV!**



Jan Vermette - iPad Air 2!



Von Agioritis - **50" TV!**



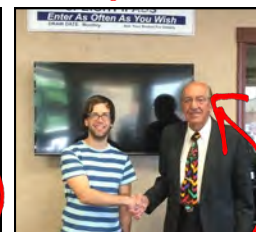
Maria Barred-Campbell - iPad Air 2!



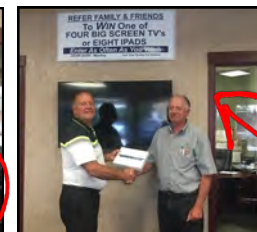
Abner & Gracia Mangaoil



Shawn Robinson - iPad2!



Herman Fehr - **50"!**



Judy Dougherty & Doug Sullivan -



Your Motor License Issuer



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad2!



Ron Thul - iPad2!



Rose Katernych - **50" TV!**