



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

October 2014

Greg Marcyniuk
Agency Owner
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by combining all your
insurance with us!*
Heritage

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October - the month to be thankful

As I write this newsletter and reflect on this year to date, I've a lot to be thankful for. I have a happy healthy family, excellent staff that I work with and most of all our terrific clients. I always like to thank you with a small token of our appreciation and you'll find that enclosed.

With the recent rain in September I've had many clients ask to explain the

difference in flooding and sewer backup. Please feel free to share this with family and friends.

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

Happy Thanksgiving,
Greg, Sheila, Matthew & Taco



A complete rainbow photo that Matthew took

What is and What isn't Covered

What is and isn't covered

Residential overland flooding that damages buildings is not covered by insurance. Sewer backup is covered, provided you have the optional coverage on your home insurance policy.

This is SGI's definition of sewer back up and flooding.

Sewer backup is when water enters a home through a drain connected to a public or private sewer system. The water will typically be gray or brown in colour.

Flooding is when surface water comes into a home but does not enter through a plumbing or sewer system. Water is typically clear in colour and may come in through a window well or seep in through the wall or floor.

If a state of emergency is declared in your area and you are applying for provincial disaster assistance, it may be necessary to file a claim even if the damage was caused by flooding. Some provincial disaster assistance plans require proof that your claim was denied by your insurance company.

Once you file your claim

While waiting to see an adjuster, take steps to protect your property from further damage or loss, but only if it is safe to do so.



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



Russ MacDonald
Life Insurance Agent

Our Customers Say It Best:

*"No waiting in lines, pleasant,
clean atmosphere"*

Melissa Wilder, Moose Jaw

*"Open your eyes, look
within. Are you satisfied
with the life you're
living?"*

- Bob Marley

Consolidating Your RRIFs Can Provide Substantial Benefits

Do you have multiple registered retirement income funds (RRIFs) at various financial institutions? While you may have thought you achieved diversification by following this approach, spreading out your investments this way means no single individual understands your various investments and how they fit into your retirement goals.

As you review your financial security plan, you should consider the benefits of working with one financial security and investment representative, and moving toward a more unified approach. This strategy can offer a co-ordinated strategy to reach your goals, as well as these other significant benefits.

1. It provides a single consolidated statement.

Moving your investments into a single plan makes life easier – and a single statement makes tracking your plan much simpler.

2. It avoids over-diversification.

Investors with multiple plans often have a huge number of investments. A consolidated plan offers you the opportunity to easily see the big picture. You and your financial security and investment representative can properly assess the risk associated with your retirement holdings and move them into a portfolio designed for your current risk tolerance.

3. It provides maximum flexibility.

If adjustments to investments are necessary, a single consultation with a financial security and investment representative can provide quick and effective service. Together, you can easily determine and understand how such changes affect your overall retirement plan.

4. It helps prevent administrative hassles.

Some companies have minimum balance requirements. Having your retirement assets held in a single plan avoids this problem.

5. It gives you more personalized attention and financial security advice.

Clients often find they're faced with conflicting financial security advice or a lack of attention. Having a single trusted financial security and investment representative working with you helps ensure you won't face these frustrations.

I can work with you to bring together all your RRIFs,(or other registered investments for that matter) providing you these benefits while working to understand your financial situation and dreams. Call me today - 306-631-9738

Russ MacDonald, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Don Forer from the Optimist Club receiving prizes for their golf tournament from Colleen Statler.

Heritage Insurance is happy to support the Optimist Golf Tournament and many other community organizations.



What is and What isn't covered...CONT.

I suggests that you:

- Clean up as soon as possible. Seek professional advice on how to clean up and take whatever reasonable steps you can to minimize further damage to your property.
- Don't throw anything out. Store damaged items in a reasonably safe place so the adjuster can see them when he or she arrives.
- Have any appliances (including furnaces) that have come in contact with water checked by a qualified electrician, dealer or serviceperson before you use them.
- Do not touch any electrical systems or panels until you know it is safe to do so, especially in wet or damp conditions.
- Move damaged belongings to a dry area with good ventilation.

Property owners should keep track of cleaning expenses as they may be covered through the insurance claim. I also encourage our clients to take photographs or video of their damaged property to give to their adjuster.

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:

Doug Tressel - 52" Flat Screen TV!



Next Month's

Winner:

This could
be you!!

**Heritage Insurance
Your SGI Canada Broker**

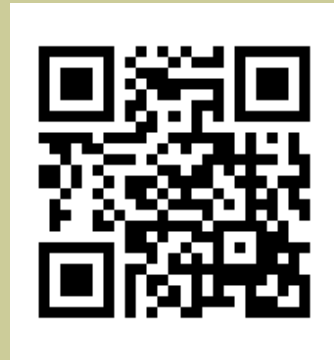
Heritage Insurance Protection Team
TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

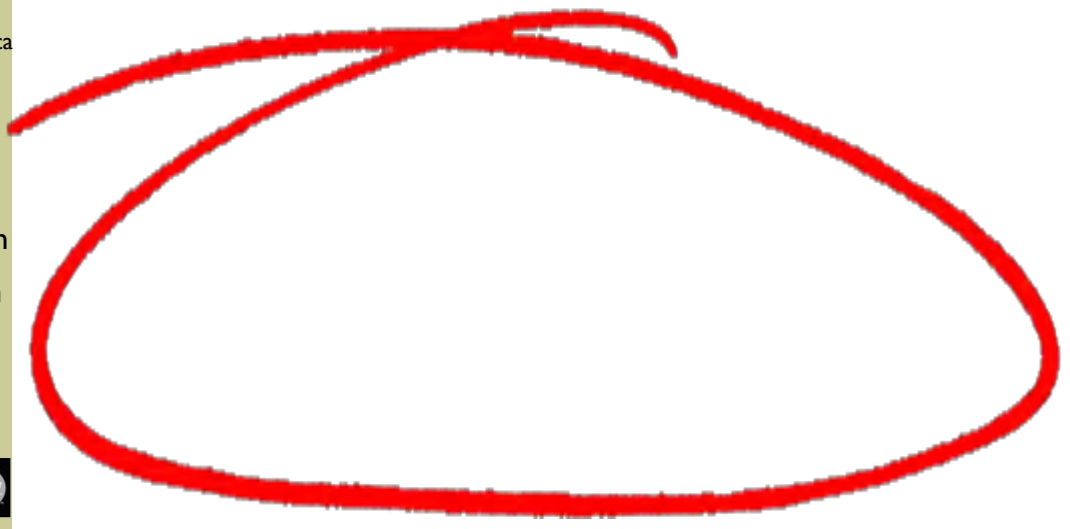
Plenty of Free Parking



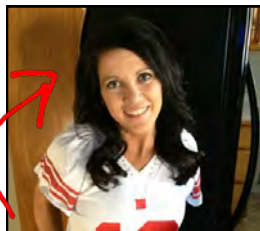
**Your Motor
License Issuer**



Publication Agreement No 41251519
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100A Fairford St W
Moose Jaw SK S6H 1V3



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



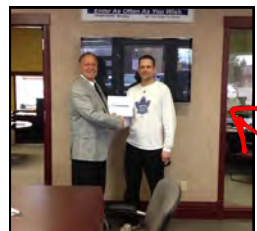
Kerry Friesen - iPad2!



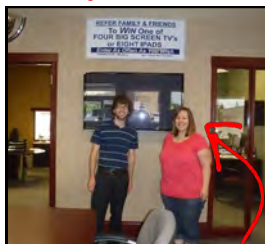
Steve Barnes - 52" TV!



Robert & Sandra Rafuse - iPad2!



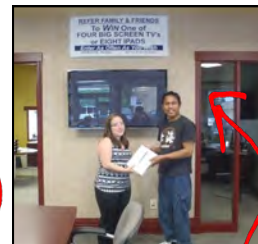
Troy Setter - iPad2!



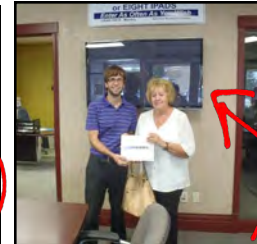
Krista Korbo - 52" TV!



Lisa Amey - iPad2!



Kristine & Abner Mangaoil - iPad2!



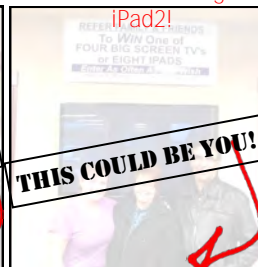
Brenda Smith - iPad2!



Doug Tressel - 52" TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!