



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

Greg Marcyniuk
Agency Owner

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October 2015

October - It's A Scary Month

October is probably one of the most favorite months for Sheila & myself. Mostly because of the colors, crispness of the air, and a quieter time of year. Matthew's on the other hand is July and August because there's no school. I recently had a client come to the office to submit a claim. I as a broker had to say my most dreaded three words "It's Not Covered". The client assumed that his jet skis would be covered under his cabin policy. Because of this situation I decided to write about what's not covered - I can't say it enough times and how important it is to review your policy with us annually, so claim

problems don't arise. Please feel free to share this with family and friends.



Greg & Sheila attending Green Bay Packers home opener at Lambeau Field

Greg, Sheila, Matthew & Taco

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

What's Not Covered on Your Home Policy?

There are times that some claims are just not covered. One of the most frequent would be unregistered vehicles and/or parts. Many of our clients assume that once it's parked in the garage, your home policy will cover it. Unfortunately that's not the case, but coverage can be provided on a package policy for a minimum amount of money. The same goes for boats, jet skis, ATV's and larger lawn & garden equipment. These all have to be added on to your home policy in order to have coverage.

The next is certain types of water damages; this includes seepage, flooding & sewer back up (unless it's listed on the policy). This is why it's so important to have back up valves, working sump pumps and good drainage around your home.

Another is wear and tear or just plain aging of your home. Your home policy is not a maintenance policy; it's designed to provide coverage due to a peril incurred i.e. hail, wind, fire.

As well, damage by vermin and of course fraud or any illegal activity is not covered. Your policy has specific limits on art, jewelry and work related items. Again extra coverages can be added to your policy.

If you operate a business or store business related goods within your home, you'll need a separate commercial policy. None of your coverages from your home policy extend to

(Continued on page 3)

Heritage Insurance Your SGI Canada Broker

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Assessing Your Retirement Readiness... What Steps Do I Take??



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

"Everyone is very friendly and helpful. Never have to wait for service."

Dian Denet,
Moose Jaw, SK

"Try to be a rainbow in someone's cloud."

- Maya Angelou

You've worked hard to build your retirement nest egg and you want to make it last so you can bring your retirement vision to life. As you move closer to your retirement date, take some time to evaluate factors that could impact your retirement income.

Summarize all your sources of income in retirement.

These can include personal savings and investments, company retirement plans and government benefits such as Canada Pension Plan (CPP) and old age security (OAS). To verify your eligibility for CPP and OAS, call Service Canada at 1-800-277-9914 or visit www.servicecanada.gc.ca. Allow me to help you understand how these income sources can work together to help cover your needs in retirement.

Estimate your living expenses.

Track your current spending and use this information to estimate your retirement income needs. Factor in any possible lifestyle changes that will occur upon your retirement. You'll want to consider wellness, travel, part-time work or downsizing to a new home at a future date.

Review your investment portfolio.

Let's revisit your investment strategy and consider shifting to lower-risk options, investments with guarantees, lower management fees, etc.

Update your beneficiary information.

Ensure your company benefit/pension plan(s); personal saving plans and insurance have updated beneficiary information.

Ensure your estate plan is up-to-date.

Review your will and powers of attorney.

If you have any further questions or would like to discuss any of the above points don't hesitate to call me.

Russ MacDonald, Heritage Insurance Ltd.

306-631-9738

Heritage Insurance In YOUR Community

Heritage Insurance was honoured and proud to support Team Canada in the I IU Cal Ripken Midwest Regional Plains Tournament in Bemidji, Minnesota. The team, made up of the finest players from Moose Jaw and Regina, made the trip to Bemidji in July and came home with the Bronze Medal. They competed with Division/State Champions from the Midwest. There were 2 teams from Minnesota, 3 teams from North Dakota, and teams from Kansas and Missouri.



Heritage Insurance is happy to support Team Canada and many other community organizations!

2015 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:

Denise McKechnie - iPad Air 2



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

What's Not Covered on Your Home Policy? *Continued*

(Continued from page 1)
your business.

When you're upgrading, adding rooms or making improvements to your home or cabin please provide us with that information. If you don't, you could be faced with a co-insurance penalty in the event of a claim.

These are some of the most common losses that occur with denied coverage. We do try to provide you with the best coverages for your premium dollars, and I do ask all our clients to please take the time and fill out the renewal form that's sent with your policy.

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Your SGI Canada Broker**

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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

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**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family About
Heritage Insurance and You Can Win in 2015!**



Jagjit Ghuman - iPad Air 2!



Arthur & Debra Godin - 52" TV!



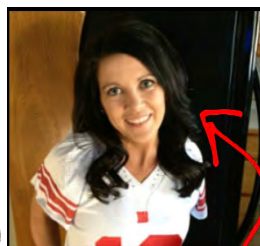
Kim Dalgarno - iPad Air 2!



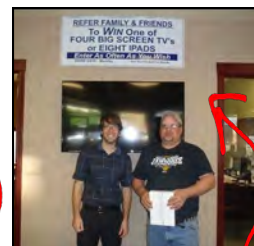
Mike Bechtold - iPad Air 2!



Kim Hunter - 52" TV!



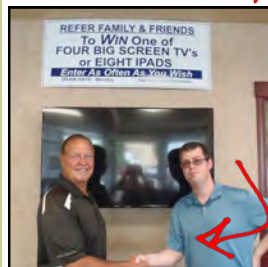
Kerri Friesen - iPad 2!



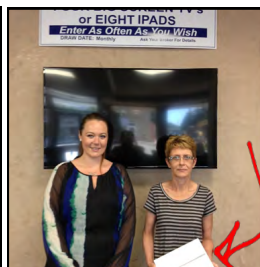
Kevin Kincaid - iPad 2!



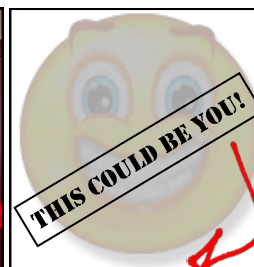
Dillon Pinfold - iPad 2!



Kain Pettak - 52" TV!



Denise McKechnie - iPad 2!



Cliff Beuttner - iPad 2!



Arthur & Debra Godin - 52" TV!