



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

September 2016

Where Did the Summer Go?

Hard to believe that it's back to school for Matthew and Sheila's busy harvesting the garden. It's been a great summer at the lake and not so great at the office with the hail storm that hit the north part of Moose Jaw.

I'd like to say thank you to all our clients, for having patience on the claims process. Typically claims are handled very quickly, however due to the sheer volume of claims it's been quite taxing on all the companies.

Following is a guide for what to expect in the event of a claim and the process.

Finally we are hosting a mature driver refresher course with all the details in the newsletter as

well. Please feel free to share this info with family and friends.

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

Greg, Sheila, Matthew & Taco



If you look closely you'll see three fawns,
I've seen twins but never triplets.

The Insurance Claims Process

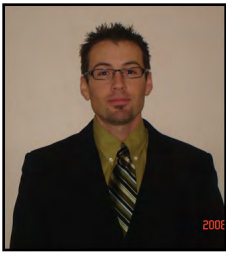
Whether your property has had a fire or a break & enter or hail, dealing with the claim can be stressful and confusing. To help you through this process, I've put together a guide to the claims process.

1. Gather as many details as possible. In order to determine whether or not your policy will provide coverage for the loss or damage you have experienced, the origin and cause must be positively identified. Take good clear photos and/or videos of the damage and take all reasonable steps to prevent any further loss or damage. Make a list of any lost or damaged items in your home and try to find receipts and owners' manuals for any big-ticket items. I recommend having an Inventory List or take your smart phone and video all of your contents to have available in the event of a loss.

2. Report the claim to us as soon as possible. We'll confirm your coverage, review the details of the incident, and advise you of any paperwork to be completed. We can either report the claim to the insurance company on your behalf, or can assist you in reporting it yourself.

3. Once the insurance company has received your claim report, a claims adjuster will be assigned to your file. They'll get in touch to confirm details of the loss and review your coverage, conduct an in-person visit and provide paperwork to be completed. When the adjuster conducts the interview don't be alarmed if they make you feel like the bad guy. They're just doing their job to make sure that this isn't a fraudulent claim. It's too bad that a few ruin it for many. At this stage,

(Continued on page 3)



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

"The knowledge of people of whom I talk to at Heritage is top notch."

Nick Sperounis, Kindersley, SK

SASKATCHEWAN SAFETY COUNCIL

Mature Driver Refresher Course

Course Date: Oct. 3rd, 2016

Place: Moose Jaw Shrine
1767 Main Street North

Time: 9:00 AM - Noon
1:00 PM - 3:30 PM

Cost: FREE **Registration is Required**
Sponsored by Heritage Insurance Ltd.



Heritage
Insurance Ltd.

This completely **FREE** 6-hour Mature Driver Refresher Course is **strictly informational** and offered in a positive, open class environment. **Participant driver's licenses are not affected** and there are **no required examinations**.

The Mature Driver Refresher Course helps reinforce safe driving habits. It will increase your confidence when navigating Saskatchewan's increasing city and highway traffic. It provides insight into how to adapt your driving habits based on the physical changes your body goes through as it matures.

Some of the topics discussed in the course are:

- Normal driving situations such as intersections, following distance and maintaining an open "gate" around your vehicle.
- Hazardous driving environments such as skids, the head-on collision, hydroplaning, how to protect yourself while driving.
- Traffic guidance such as sign recognition and pavement markings
- Review of safety devices such as seat belts and air bags
- Medication awareness, vision and effective use of your eyes.

Register with Heritage Insurance Ltd.

contactus@heritageinsurance.ca (306) 693-7640

[@SkSafetyCouncil](https://twitter.com/SkSafetyCouncil) [f/sasksafetycouncil](https://www.facebook.com/sasksafetycouncil)

www.sasksafety.org

[in/company/saskatchewan-safety-council](https://www.linkedin.com/company/saskatchewan-safety-council)

1.855.280.7115



Hours:
To serve you better
we have changed our
hours of operation

Effective January 4:

Monday - Wednesday
8:30 - 5:30

Thursday
8:30 - 8:00

Friday
8:30 - 5:30

Saturday
9:00 - 4:00

Heritage Insurance In YOUR Community

Pictured in the photo is Titus Bishop with his dad Phil from the Gospel Light Baptist Church.

Heritage Insurance is happy to support the Gospel Light Baptist Church 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!!



The Insurance Claims Process *Continued*

(Continued from page 1)

your adjuster will be your main contact person for your claim; however, if there's a problem we can advocate on your behalf throughout the process to ensure a smooth and efficient resolution to your claim.

4. In most cases your claims adjuster will require two to three third party quotes and some companies will provide their own generated report on the repairs. Typically it's the insureds responsibility to arrange for the work to be completed once approved by the adjuster. With a property loss the insurance company requires that you complete a Proof of Loss form and deliver it to the insurance company as soon as practicable along with an inventory of the lost or damaged property you're claiming. This does require a lot of work but once again the adjuster is doing his job.

5. Your claims adjuster will review the estimated cost of repair report and decide to what extent the insurance company will pay out. You will be advised of the options for repairs, including preferred suppliers by the insurer or whether you can use a contractor of your choice. Repairs done by preferred vendors will be guaranteed by the insurance company to meet their standards, but you may need to wait

for service. At this point you will also be responsible for paying any deductible applicable to your claim. Your claims adjuster will also determine whether to provide additional services, such as additional living expenses while your home is being repaired.

6. Once repairs have been completed and lost items have been replaced, your insurance company will pay any invoices on your behalf (except the deductible, which you will have already paid). Keep in mind you have 2 years from the date of loss to finalize your claim.

If your loss includes any injuries, you will be assigned a specialist claims adjuster. This adjuster will have special knowledge of any medical benefits available and any additional forms to be completed. If other parties were injured, it's important to cooperate with the insurance company's investigation to ensure a fair and timely resolution.

If you have any questions about what insurance coverage you have in place, give us a call today. We can help make sure your property and belongings are properly covered to their full value. Then you can rest easy knowing the things you love are protected.

**Heritage Insurance
Your SGI Canada Broker**

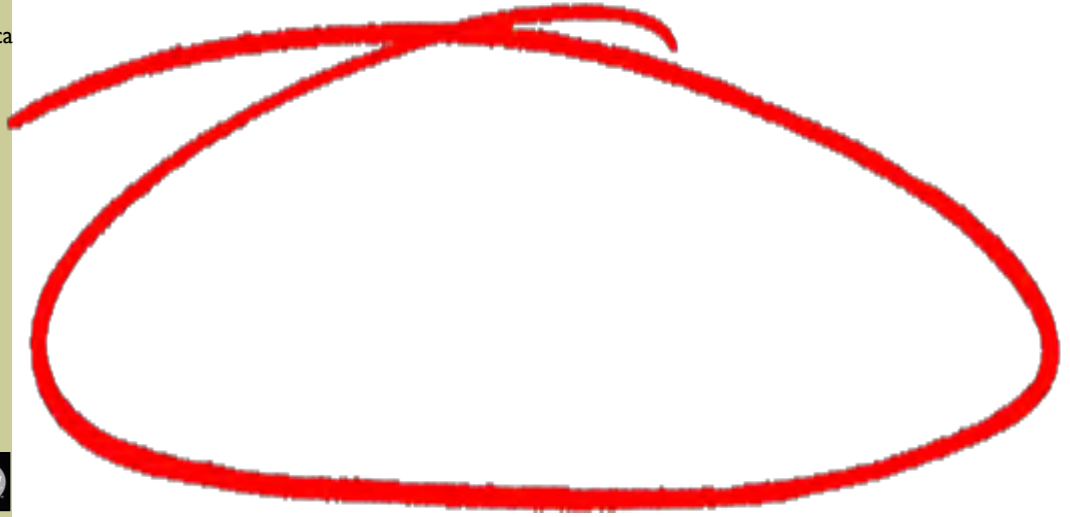
Heritage Insurance Protection Team
TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

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Saturday
9:00 - 4:00
Plenty of Free Parking



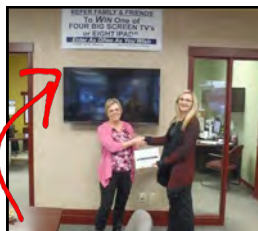
Publication Agreement No 41251519
Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



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



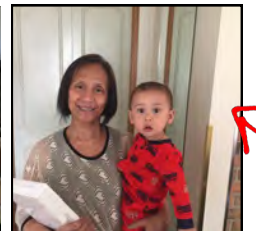
Kevin Hembroff - **50" TV!**



Jan Vermette - iPad Air 2!



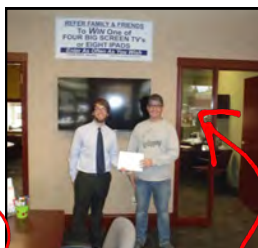
Von Agioritis - **50" TV!**



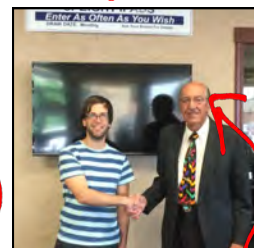
Maria Barred-Campbell - iPad Air 2!



Abner & Gracia Mangaoil



Shawn Robinson - iPad 2!



Herman Fehr - **50"!**



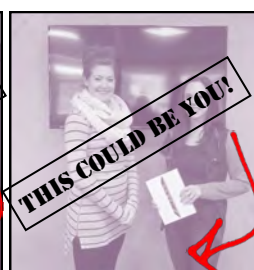
Judy Dougherty & Doug Sullivan - iPad Air 2!



Kerri Friesen - iPad Air 2!



Denise McKechnie - iPad 2!



Nora Boechler - iPad 2!



Rose Katernych - **50" TV!**



**Your Motor
License Issuer**

