

AUTOMOBILE INSURANCE



DID YOU KNOW?

- ◆ **Renew your driver licence** as soon as you get your notice! If your licence is lapsed or suspended *there is no insurance coverage*. Anyone driving your car must have a valid licence, for a small fee you can call 1-900-565-6555 with the licence number and check the status.
- ◆ Theft of your vehicle by a *household* member is not normally covered. Call us if you want this protection.
- ◆ If your new vehicle is written off, would you want exactly what you paid for it in the first two years? Would you want the “replacement cost” in the first five years? There are two endorsements available for this. One covers the first 2 years for what you paid for the vehicle. The other covers the “replacement cost” for up to five years, *only available with some companies*. The cost depends on your type of vehicle, so call us for a quote.
- ◆ Have you upgraded your vehicle sound system or have electronic equipment that was not factory installed? It may not be fully covered, so please call us to discuss if you need additional coverage.
- ◆ Under Ontario’s Impoundment Program anyone driving with a suspended licence can be fined up to \$50,000. If suspended for a criminal code conviction the vehicle can be impounded for 45 days and the owner is responsible for all towing and storage charges.
- ◆ **As of Sept 1, 2010 Accident Benefits has changed!** If you are injured the benefits available have been reduced under your Auto policy. Optional benefits are available to cover your potential loss. Call us to discuss these changes and to talk about the advantages of disability insurance with our financial experts.
- ◆ Loss of Use provides a rental car when you have a covered loss. If you do not see this coverage on your policy or if you need higher limits as you rent high value vehicles, call us to discuss.
- ◆ Flat tire or locked your keys in your vehicle? Many of our companies offer **Roadside Assistance** coverage, similar to CAA, as an add-on to your policy. Call for a quote if you are interested in obtaining this protection.
- ◆ **Be aware;** if you lend your vehicle to a friend or relative and they have an at fault accident, it affects your rate!
- ◆ Insurance Companies have **24 hour claim reporting**. You can find the number on the back of your liability card or call our office and push “2” for a list of companies and numbers.
- ◆ **Changes** in the distance driving to work, retirement, children obtaining their driver licence or using your vehicle for business, all affect your insurance. Call us to discuss.
- ◆ There is no charge for a person with their G1 licence, but they should be added to the policy. Once they pass the G1 they have five years to obtain their full licence. To receive the best premium you should obtain your G licence as soon as you feel you are ready.
- ◆ **Avoid costly loan charges!** Start now on next year’s RRSP with monthly deposits on all GIC and Investments. Call us today for personal advice and total protection.