

# Your Community Insurance Guide

*A Home-Town Service by Buckley Insurance*

*Buckley Insurance believes there is a lack of information and related issues about insurance and how it can impact you.*

*We are pleased to offer this series of newsletters to help secure your families future.*

- ▶ **Some Frequently Asked Questions on Auto Registration**
- ▶ **If You Have A Claim Buckley Is Just A Call Away**
- ▶ **We All Pay For Auto Theft!**
- ▶ **Your Responsibility As A Vehicle Owner**
- ▶ **Do You Really Want To Lend Your Car?**
- ▶ **Tips For Identifying Car Insurance Scams**
- ▶ **What Every Landlord Should Know About Marijuana Grow Houses**
- ▶ **Screening Your Prospective Tenants**
- ▶ **Safe Snowmobiling**
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## Some Frequently Asked Questions on Auto Registration

### **How long do I have to register my vehicle?**

The buyer has six days from the date of purchase to register as the new owner.

### **Where do I go?**

Driver and Vehicle Licence Issuing Offices are located across Ontario. Check your telephone directory's blue pages under Government of Ontario for a location near you.

### **What information will I need for registration?**

- ▶ Used Vehicle Information Package
- ▶ Application for Transfer (vehicle portion of permit)
- ▶ Safety Standards Certificate (if you need to drive immediately)
- ▶ Valid insurance information



**If you have a claim Buckley is just a call away**



### **IF YOU HAVE AN ACCIDENT**

Many injuries occur to people who have exited their vehicles on busy streets only to be struck by another vehicle. Make the welfare of your family and others involved in the accident your first priority.

Cooperate fully with the police. Feel free to inquire as to the well being of anyone involved in the accident. You should not discuss responsibility for the accident with anyone except the investigating officer.

### **GET THE FACTS OR YOU MAY PAY THE PRICE**

Also common is the other party giving you false information. Yet both instances can result in you having to pay the deductible - even if it's not your fault.

Since supplying false documentation is quite common, you should ask to see the other driver's licence and insurance slip. Then remember to write down his/her name, licence number, licence plate, insurance policy number, and name of the insurance company to help protect you.

**Make The Easy Switch To Buckley**

*We'll cancel your existing policy so you can save now!*



**BUCKLEY INSURANCE**  
B R O K E R S L T D .

*Quality Insurance Since 1961*

**1-800-665-SAVE**

## Tips For Identifying Car Insurance Scams



### How Do The Scams Work?

A tow truck driver may be paid a referral fee by a paralegal to refer accident victims to that particular paralegal. This is illegal.

A paralegal may be paid a referral fee by a health care provider to refer accident victims to that particular health care provider. This too is illegal.

A tow truck driver may be paid a referral fee by a car repair or body shop to have damaged cars towed there. These types of tow truck drivers are known in the industry as "chasers" and may be breaking a municipal bylaw.

Many "chasers" are owned or controlled by car repair shops. If the insurer does not deal with the shop to which your vehicle has been towed, your vehicle may need to be towed to another repair shop. But before that happens, you may be required to pay for the towing service, storage and possibly other administrative fees.

To recover these referral fees, paralegals, tow truck drivers, repair shops and health care providers may "pad" their bills. In the end, you and other policyholders end up paying.

### What Can You Do?

Be informed. If you require the services of a tow truck driver, paralegal, or health care provider, know your rights. Here are some tips:

#### Tow Trucks:

- ▶ Make sure the tow truck has a municipal licence number on its side.
- ▶ Look to see if the tow truck is affiliated with a reputable company.
- ▶ Ask if the tow truck has a police contract.

By being an informed consumer, you can help eliminate these scams, and help lower car insurance premiums!

## We All Pay For Auto Theft

**Theft of vehicles and their components cost Canadian policyholders an average of \$600 million a year in insurance premiums. To defend against such crime, the Insurance Bureau of Canada suggests buying a car with a VICC-approved theft-deterrent device which can cut incidences of theft by up to 70%. Secondly, when purchasing or leasing a car, look into cars less prone to car theft. Finally, since preventing auto-theft is not always possible, it is well worth it to pay a few extra dollars to get "All Perils" coverage, that way you're always covered!**

## Your Responsibilities As A Vehicle Owner

**You are responsible for taking all reasonable steps to ensure that every person who drives your vehicle has a valid driver's licence. To verify a valid driver's licence through the Ministry of Transportation (MTO):**

Have your driver's licence number ready and call 1-800-565-6555

Access the MTO website:  
[www.mto.gov.on.ca](http://www.mto.gov.on.ca)

Obtain a driver's abstract at MTO's Driver & Vehicle Licence Issuing Offices or Service Ontario kiosks

**[www.mto.gov.on.ca](http://www.mto.gov.on.ca)**

### Car Price Info Websites:

[www.apa.ca/](http://www.apa.ca/)  
Automobile Protection Association, dealer invoice prices

[www.autonet.ca/](http://www.autonet.ca/)  
New car information, prices

[www.canadiandriver.com/](http://www.canadiandriver.com/)  
New car information, prices, leas and loan calculators

[www.carcostcanada.com/](http://www.carcostcanada.com/)  
MSRP and dealer cost prices

[www.carguideca.com/](http://www.carguideca.com/)  
New car information

[www.chariots.com/](http://www.chariots.com/)  
New car information, prices, used car ads

[www1.sympatico.ca/Contents/Automotive/](http://www1.sympatico.ca/Contents/Automotive/)  
New car information, prices, links to auto manufacturers

[www.carwizard.com/](http://www.carwizard.com/)  
Car prices, MSRP, dealer invoice, residual values (U.S. data)

## Do You Really Want To Lend Your Car?

Lending your car to a friend means that you are liable in the unfortunate event of a car accident. If a lawsuit results, you as the owner of the car are legally responsible for the negligence of its driver. So if your friend is judged to be at fault, and the judgment against her exceeds the limits on your policy, you will be held personally liable. Not only could you face increased premiums, you could lose your licence until you pay and possibly even have your assets seized.

## The Vehicle Impounding Program

Under the vehicle impounding program, all vehicle owners will have a greater responsibility for ensuring that every person driving their vehicle has a valid driver's licence. Those persons who continue to drive under suspension for a Criminal Code conviction could have their vehicle impounded for a minimum of 45 days and can expect to pay hefty fines and towing and storage costs.



## What Every Landlord Should Know About Marijuana Grow Houses

Primary locations for these illegal marijuana operations are in residential rental properties!

The means to prevent a tenant from starting up a grow lab are simple and non-intrusive. By screening prospective tenants and conducting regular inspections of your property, you can reduce the likelihood of a grow operation being set up.

It can take up to twenty thousand dollars to equip a grow lab. A marijuana grower will not take the chance in losing that investment if they believe that the landlord is going to check the rental property on a regular basis!

If you suspect or discover a grow operation, do not confront your tenant but contact your broker and local police department.

## Screening Your Prospective Tenants

### Have you...

- ▶ Checked identification and references of the tenants?
- ▶ Informed them that you will be doing monthly external inspections?
- ▶ Informed them that you reserve the right to do interior inspections with due notice?
- ▶ Confirmed who exactly is residing at the premises in addition to the tenant?
- ▶ Obtained the tenant's signature on a lease agreement, which stipulates that the tenant must carry an insurance policy?
- ▶ Informed your neighbours that you are renting the property and have left them a phone number in case of emergency?
- ▶ Informed Hydro that you would like the bill to be in the tenant's name only?
- ▶ Confirmed that you will personally be picking up the rent cheque monthly at the residence?
- ▶ Obtained an appropriate damage deposit?



**700,000 registered snowmobiles**  
**161,000 km of snowmobile trails**

### Before departing:

- ▶ Inform others where you are going and when you plan to be back.
- ▶ Inspect your snowmobile for any possible malfunctions.
- ▶ Wear clothing to prevent hypothermia.
- ▶ Carry a first aid kit.
- ▶ Check local avalanche conditions in prone areas: [www.avalanche.ca](http://www.avalanche.ca)

### While on the trail:

- ▶ Use snowmobile trails whenever and wherever practical.
- ▶ Keep to the right of the trail.
- ▶ Reduce speed in unfamiliar areas.
- ▶ Exercise care when crossing roadways and railway tracks.

### At night:

- ▶ Slow down! Your headlights limit how far you can see. The slower you are travelling, the less distance you need to stop.
- ▶ Avoid driving along road shoulders where lights from either snowmobiles or vehicles can cause confusion.

### Remember:

- ▶ Never drive a snowmobile if under the influence of alcohol or drugs.
- ▶ Never ride on railway tracks.
- ▶ Never ride alone.
- ▶ Never leave children unsupervised with 'kiddie snowmobiles'.

## Waiver of Depreciation: If You Can't Save Your Car, Save Your Money!

In the unfortunate case of meeting with an accident, you or your loved ones may receive full value for your car by your insurance company. This is dependent on the type of particular endorsement purchased or on your automobile policy that limits depreciation charges.

The limited waiver of depreciation endorsement says the insurance company will not charge depreciation within the period of time specified (usually thirty months). That means that for thirty months from the date you buy and insure your car, the company will not deduct for depreciation when calculating the value of your car following an accident. This could mean a saving of thousands of dollars if your car is a few years old.

Under the terms of the endorsement, the insurance company will pay the lowest of the following amounts:

- ▶ The actual purchase price of the automobile and its equipment;
- ▶ The manufacturer's suggested list price on the automobile and its equipment on the original date of purchase; or
- ▶ The cost of replacing the automobile with a new automobile of the same make and model, similarly equipped.

**You can request this valuable endorsement when you are insuring a new car that you have just acquired from a dealer; it's simply a matter of asking! Contact us at 1-800-665-7283 for more information today.**



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**you're Covered**  
with Buckley

Automobile • Home • Tenant • Condominium • Marine/Watercraft  
Recreational Vehicles/Trailers • Seasonal Dwelling • Rented Dwelling  
Snowmobile • Travel/Out-of-province Medical • Life • Disability  
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MANY OTHER BUSINESSES

BUCKLEY CAN GET THE BEST PACKAGES FOR LARGE BUSINESSES ALSO



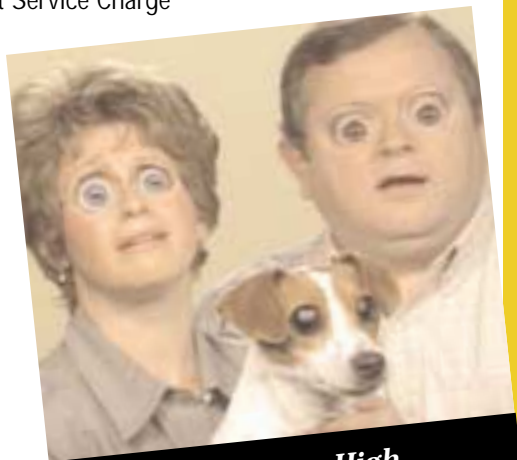
# THE BIG LITTLE POLICY for Small Businesses

## Big Policy Coverages For Small Business At A Little Price

Small business needs breaks from rising costs. Our new Reflex Policy for small business gives you all the benefits of some large policies at a reduced rate.

- ▶ Unlimited Access to Legal Telephone Assistance
- ▶ 5% Multi-Policy Discount Available
- ▶ Covers Land & Water Pollution Clean-Up
- ▶ Covers Losses to Service Interrupted off the Premises
- ▶ Covers Sewer Back-Up
- ▶ Covers Replacement of Locks & Keys at the Premises including Master Keys
- ▶ Covers any Automatic Fire Suppression System Recharge Expense
- ▶ Covers Fire Department Service Charge
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For A Quick Quote Call Mark Jackson Ext. 272



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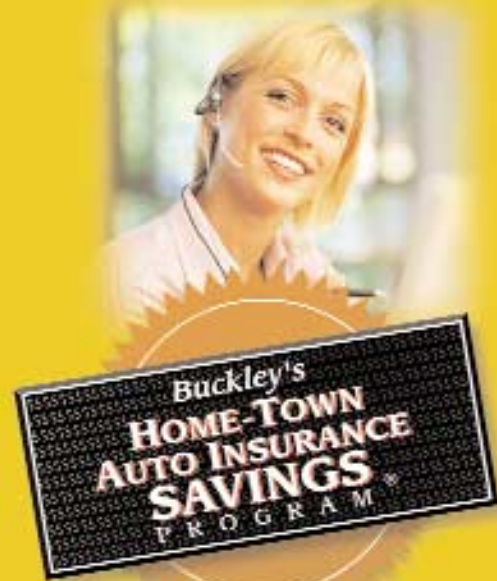
## Don't Pay Big City Insurance Prices

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## Buckley's Home-Town Auto Insurance Savings Program®

has been specially produced for our home-town area where there are a high percentage of good drivers.

You don't pay for all the BIG CITY FOLKS.



### The Finest Policy

at the best possible price!  
(Only available in your area)

Our licensed friendly staff will make sure you have equal or better coverage than your existing policy.

### Make The Easy Switch Now

With just a ten minute call

We'll cancel your existing policy  
Start saving immediately  
We'll take care of everything

- ✓ 5 Competitive Company Quotes to Compare!
- ✓ Friendly Service By Your Own Dedicated Rep
- ✓ Claims Service 24/7
- ✓ Extended Service 8am-5pm M-F
- ✓ Not An Off-Shore Call Centre
- ✓ Competitive Quote Analysis
- ✓ Plus The Home-Town Savings Program For Our Area
- ✓ Monthly Payments

