

## Car's liability insurance may prevent financial ruin

By Marshall Fudge, CA

How much liability -- often called "third party" -- coverage is included in your over-all car insurance policy? Is it adequate to protect you in the case of an accident that permanently disables another person?

Since December, 1979, the law in Ontario has required every owner of a motor vehicle in the province to carry at least \$100,000 of liability insurance. In fact, according to the Insurance Bureau of Canada, the average Ontario motorist carries \$300,000 of liability coverage, so chances are you

have this amount. Is this enough? A 12-year old Windsor girl was recently awarded almost \$1-million in a judgement against the driver, and a young Scarborough woman has been awarded even more in a similar case.

Don't forget, either, that each of these claims was by one person only. What would happen if you were involved in an accident in which several people were badly hurt -- for example, if you skidded into a crowded bus stop? You might have several large claims against you as a result of one misfortune.

What happens if your liability coverage is lower than the amounts awarded by a court? The difference can be taken from your personal assets, including your home, and also from your future earnings. You could be financially ruined for life.

Additional liability coverage is remarkably cheap. If you are classified as a good driver and insurance risk, \$300,000 coverage costs about \$150. A million dollars of coverage, however costs only about \$166 and extra \$16 per year, or 3.3 cents per day, for an additional \$700,000 of

insurance. Even if you are a new driver paying comparatively high car insurance premiums, that additional \$700,000 of liability coverage costs just \$30 per year, or about 8 cents a day. It is interesting to note that the make or age of your car is not a factor in determining liability premiums; only your rating as a driver counts.

Marshall Fudge is with Robert Hall of Toronto, Ltd., Financial and EDP Executive Placement Specialists.

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