

The Hidden Cost of Tickets and Accidents

Your Driving Record Impacts Your Car Insurance Rate

Just How Costly Are Tickets And Accidents?

Between paying fines, insurance deductibles, and other out-of-pocket expenses, most people understand tickets and accidents can be costly. What many people DON'T know is that there is usually another "hidden" cost which is just around the corner. It comes in the form of higher insurance rates and can usually be found in the renewal letter you receive in the mail from your insurance company.

Does This Mean I'm Doomed To Pay A Bundle?

NO! For the driver with tickets and accidents, there is good news and hope of lowering your rate. In fact, there are some drivers with tickets or accidents that are actually paying LESS than similar drivers with clean driving records. Certain insurance companies actually target this type of risk and have competitive rates. The trick is finding those companies.

What's The REAL Secret to Lowering Your Rate?

The simplest and easiest thing you can do to lower your rate is to SHOP AROUND. Why? Because the rates charged by different insurance companies, to insure the same driver, with the same car, for the same coverage, can vary by hundreds and even thousands of dollars.

Start Saving Your Money Now.

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Program will help customers identify registered dealers

A new public awareness program from the Ontario Motor Vehicle Industry Council (OMVIC), Ontario's motor vehicle sales regulator, will help people identify registered dealers.

The program includes a dealer window decal. All dealers and salespeople in Ontario are required to be registered with OMVIC and to represent vehicles accurately. Registered dealers also contribute to a consumer protection fund.

"The Ontario-registered dealer decal is part of a wider program intended to increase consumer awareness of the benefits of buying from a registered dealer. You take your chances if you buy from a non-registered vehicle seller - especially curbsiders, who pose as private sellers but are selling damaged or misrepresented vehicles," says Brenda McIntyre of OMVIC.

Ontario-Registered Dealers Are Regulated:

- Must present the vehicle accurately and disclose history.
- Required to take certification

course on automotive law and ethics.

- Must pay into the Motor Vehicle Dealers Compensation Fund, a dealer-supported consumer protection fund.

Buy with Confidence from an Ontario-Registered Dealer:

1. Look for the "Ontario-Registered Dealer" decal.
2. Ask the dealer to show you their OMVIC certification.
3. Contact OMVIC at omvic.on.ca.

"The vast majority of transactions with registered dealers are positive. If an issue arises, you can get help and maybe even financial compensation. If you buy a vehicle from someone else, you're pretty much on your own," says McIntyre.

In addition to regulating dealers and salespersons, OMVIC maintains a fair, safe and informed vehicle sales marketplace by inspecting dealerships, conducting investigations and maintaining a complaint line for consumers. You can learn more online at omvic.on.ca.



—News Canada

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Smart customers always read the fine print. † Features listed are standard on 2010 Lancer SE and 2010 Outlander XLS 4WD. Technical data, equipment and options are based on the latest information at time of printing and are subject to change without notice. Vehicles may not be exactly as shown. ‡ For all purchase financing offers, customers must sign contract and take delivery from dealer by February 1, 2010. Purchase financing at 0% APR available through Bank of Nova Scotia and Bank of Montreal for up to 36 months on all new 2010 Outlander models, up to 48 months on all new 2010 Lancer DE and SE and Galant models, (2010 Lancer GTS, Lancer Sportback, Lancer Ralliart, and Lancer Evolution models excluded) and up to 60 months on all new 2010 Endeavor models. Financing example: 2010 Lancer DE (CL41-A C05) with an MSRP of \$16,998 financed at 0% over 48 months equals \$355 a month with a cost of borrowing of \$0 and a total obligation of \$16,998. Taxes and freight (up to \$1,350), insurance, registration, admin and documentation fees, and up to \$75 PPSA not included. All offers available only through participating dealers to qualified retail customers in Canada and are only on approved credit. See participating dealer for details. 2010 Lancer GTS model shown with an MSRP of \$23,598. * Whichever comes first. Regular maintenance not included. See dealer or mitsubishi-motors.ca for warranty terms, restrictions and details. ** Best backed claim does not cover Lancer Evolution and Ralliart models. See dealer or mitsubishi-motors.ca for Education Edge terms, conditions, and other details. © MITSUBISHI MOTORS. BEST BACKED CARS IN THE WORLD are trade-marks of Mitsubishi Motors North America, Inc. and are used under license. *2010 Outlander (\$229.00 is plus GST and PST and license fee only. Everything else is included) financed over 84 months @ 3.8%, COB \$5770.11. 2010 Lancer (\$135.00 is plus GST and PST and license fee only. Everything else is included) financed over 84 months @ 2.8%, COB is \$2564.08.



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