

Worry-Free Travel Is Just A Few Clicks Away

Travelling more than once a year?

If you take more than one trip a year, chances are it's cheaper to buy a full-year travel policy than it is to buy one-off coverage each time you leave your province for business or pleasure. For as little as **\$275/year** a family of four can be covered for complete medical and non-medical travel insurance for one full year.

Travel Medical Insurance

You might have travel medical insurance coverage from your employer, but it's important to make sure you are fully covered. Nothing would be worse than needing medical coverage while out-of-town and finding out after the fact that your work policy only covers half of the expenses incurred...you could be out-of-pocket several thousand dollars, depending on the nature of your claim. Alternatively, you may think that all of your in-country travel is covered by your provincial plan; but, you might be surprised to learn what this plan pays for when travelling in other provinces. It pays to do your homework and a small yearly fee could be the best money you've ever spent.

Non-Medical Travel Insurance

Even if you are fully covered for medical, it's still a good idea to purchase a non-medical plan that can cover you for trip cancellation, trip interruption and baggage loss. When booking any trip, your travel agent will always offer this type of coverage and it's generally a good idea to make sure that you are covered for these items; however, it's usually cheaper to purchase a yearly plan rather than buy one-off policies each time you travel.

Travel with Confidence

Once you've bought your yearly policy you can rest assured that you, and your family members, are covered for all of your trips – even a 24 hour shopping trip to Buffalo. You'll also get the added advantage of knowing that there will be someone available 24/7 to help you in the case of an emergency.

Average Anticipated Costs

- One night in a hospital = **\$3,500**
- A visit to the ER (no tests) = **\$1,200**
- Average cost of a flight = **\$2,000**

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Car collisions: What you must know

Most Canadian motorists will, at one time or another, be involved in a collision. Collisions are often traumatic. They happen quickly and can catch us off guard. It's difficult to think clearly and remember what to do immediately after one has happened.

"Being in a collision is stressful, your heart is pumping and you are often in a state of shock. Knowing what your next steps should be can help reduce your stress," said Eric Michalko of Allstate Insurance Company of Canada.

If you are hit, or if you hit another car, stop driving (if you haven't already) and assess the car's damage. Drivers should call the police if anyone has been injured, if the car's damage is over \$1,000 or if it appears that the other driver is impaired.

"Determining who's liable for a collision can be complicated," said Michalko. "Insurance companies and police weigh different factors to determine fault."

In the aftermath of an accident, it is not uncommon to be confused about who to speak to regarding the events that led to the collision. The safest course of action is to only discuss the collision with the police and your insurance company. Do not sign any statements or promise to pay for damages.

"Sometimes, what you say at the scene of an accident can affect you later in the claims process," said Michalko.

Regardless of who caused the collision, be sure to collect and exchange



the following information with the other driver:

- license plate number;
- full name and contact information;
- insurance company;
- type, colour and model of the vehicle;
- location of the accident;
- the full name and phone number of any present witnesses.

Next, you must report the incident within 24 hours of the collision. Where you report an accident varies by province, so check with your local jurisdiction. Then tell your insurance company. Your agent will then walk you through the next steps and explain all your options to you.

"By offering professional advice and sharing their knowledge, your insurance agent will help make the process as seamless as possible," said Michalko.

More information on what to do when you're in a car collision can be found at goodhandsadvice.ca.

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4.6L w/ Technology Package model shown

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There are a lot of remarkable things about the 2011 Genesis. For one, it's an exhilarating 385 horsepower* performance sedan that was named one of Ward's 10 Best Engines.™ It's also a stylish and elegant car with class-leading standard luxury features. If that's not remarkable enough, now it's available with a no charge Premium Package.

™The Hyundai names, logos, product names, feature names, images and slogans are trademarks owned by Hyundai Auto Canada Corp. *Finance offers available O.A.C. from Hyundai Financial Services based on new 2011 Genesis 3.8L models with an annual finance rate of 0% for 36 months. Financing example: 2011 Genesis Sedan 3.8L for \$36,895 at 0% per annum equals \$1,024.86 per month for 36 months for a total obligation of \$36,895. Cash price is \$36,895. Example price includes Delivery and Destination of \$1,760, fees, levies, charges and all applicable taxes (excluding HST). Registration, insurance, PPSA and license fees are excluded. Starting price for 2011 Genesis 3.8L is \$36,895. Price for model shown: 2011 Genesis 4.6L with Technology Package is \$47,895. Delivery and Destination charge of \$1,760, fees, levies, charges and all applicable taxes (excluding HST) are included. Registration, insurance, license fees, PPSA and HST are excluded. *Offers available for a limited time and subject to change or cancellation without notice. See dealer for complete details. Dealer may sell for less. Inventory is limited, dealer order may be required. **Ward's 10 Best Engines claim is based on the 2010 Genesis 4.6L w/ Technology Package. 385 horsepower only available on 2011 Genesis 4.6L. †Hyundai's Comprehensive Limited Warranty coverage covers most vehicle components against defects in workmanship under normal use and maintenance conditions.

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