

MILTON HYUNDAI

DOUBLE SAVINGS EVENT

RIGHT NOW GET **0% FINANCING FOR UP TO 84 MONTHS**

AND **SAVE UP TO 40¢/L UNTIL 2013**
ON SELECTED MODELS*



Limited model shown



2012 CANADIAN AND NORTH AMERICAN CAR OF THE YEAR ELANTRA SEDAN

OWN IT **\$103*** BI-WEEKLY PAYMENT
WITH **1.9%** FINANCING FOR 84 MONTHS
AND **\$0** DOWN PAYMENT
AND **SAVE 20¢/L UNTIL 2013***

SELLING PRICE: **\$17,380*** ELANTRA I.6-SPEED. DELIVERY, DESTINATION AND FEES INCLUDED. PLUS HST.

HIGHWAY **4.9L/100 KM 58 MPG***

OWN IT **\$89*** BI-WEEKLY PAYMENT
WITH **1.9%** FINANCING FOR 84 MONTHS
AND **\$0** DOWN PAYMENT
AND **SAVE 20¢/L UNTIL 2013***

SELLING PRICE: **\$15,000*** ACCENT SUIR I.6-SPEED. DELIVERY, DESTINATION AND FEES INCLUDED. PLUS HST.

HIGHWAY **4.9L/100 KM 58 MPG***

2012 ACCENT
Best-in-class fuel economy**



GLS model shown

\$500 FACTORY TO DEALER CREDIT*



GLS model shown

OWN IT **\$93*** BI-WEEKLY PAYMENT INCLUDES \$500 FACTORY TO DEALER CREDIT*

WITH **0%** FINANCING FOR 84 MONTHS
AND **\$0** DOWN PAYMENT
AND **SAVE 25¢/L UNTIL 2013***

SELLING PRICE: **\$16,830*** INCLUDES \$500 FACTORY TO DEALER CREDIT*. ELANTRA TOURING I.6-SPEED. DELIVERY, DESTINATION AND FEES INCLUDED. PLUS HST.

HIGHWAY **6.4L/100 KM 44 MPG***

2012 ELANTRA TOURING
Spirit & practicality in perfect balance

OWN IT **\$135*** BI-WEEKLY PAYMENT
WITH **0%** FINANCING FOR 84 MONTHS
AND **\$0** DOWN PAYMENT
AND **SAVE 25¢/L UNTIL 2013***

SELLING PRICE: **\$24,400*** SONATA I.6-SPEED. DELIVERY, DESTINATION AND FEES INCLUDED. PLUS HST.

HIGHWAY **5.7L/100 KM 50 MPG***

2012 SONATA SEDAN
Most fuel-efficient full-size car*



Limited model shown

5 YEAR WARRANTY 5-year/100,000 km Comprehensive Limited Warranty
5-year/100,000 km Powertrain Warranty
5-year/100,000 km Emission Warranty

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Ford Tourneo Custom Concept being shown at the Geneva Motor Show previews the introduction of an all-new family of one-ton Ford Transit people movers and commercial vehicles for Europe and Asia.

Ford Tourneo to make debut

The Ford Tourneo Custom Concept will make its global debut at the 2012 Geneva Motor Show next week, bringing a new level of energy and style to the European personal use vehicle segment.

Previewing the introduction of a completely new range of people movers, with commercial vehicles to follow, the Tourneo Custom Concept showcases a dramatic new look that will appeal to customers seeking style, functionality and space.

The Tourneo Custom Concept will preview a host of new features, which give the vehicle strong car-like appeal.

These include an all-new interior design with driver-focused cockpit, and a luxurious, fully trimmed cabin which has the ambience and high-quality materials of a modern multi-seat saloon car.

The Concept also showcases a number of smart innovations including multi-adjustable and removable rear seating, advanced SYNC voice-activated, in-car connectivity system and the latest Ford low-CO₂ ECONetic Technologies.

—Metroland Media Carguide Magazine

Car Insurance Rates on the Rise Again

Main causes of rate increases and how to avoid them

Insurance rates are determined using a variety of factors such as your driving history, where you live and what kind of car you drive. Over time the weighting of the various factors may change, along with the insurance company's experience in the market which results in changes to the rates charged. Although in some cases drivers might see a rate decrease, for the most part it is insurance rate increases that are most noticed and more prevalent. An auto insurance rate increase can happen for a variety of reasons.

Insurance companies review their rating on a regular basis, ensuring that they are up to date with current statistics and trends. This can mean that an insurance rate will increase simply because the results for that particular profile have changed. It could be that the vehicle is more commonly stolen, or the cost to repair it has increased due to rarity of parts. Company-wide rate changes are the hardest to accept for many drivers, but they are also often the reason a driver decides to take the time to obtain insurance quotes and shop for a better rate.

People will likely see an increase in their car insurance rates on the first insurance renewal date following an incident that affects their

driving record. There are two ways in which a driver's record might change, causing an insurance rate increase – a traffic violation or an accident in which the driver has been found at fault. An at-fault accident will almost always result in an increase unless the driver has accident forgiveness coverage on the policy. Even then, not all accidents fall under the forgiveness conditions and a rate increase might follow.

There are also a number of factors aside from driving record that can result in a rate increase on an insurance policy, such as where the vehicle is kept, commute distance and who primarily drives the vehicle.



Since each insurance company has their own approved rates and can change them frequently, the best way to make sure you are paying the best rate available for your profile is to shop around. With so many online quoting services available, it makes sense to spend a few minutes every time the policy renewal comes in to check your rate against those offered by other insurance companies.

SOME SPEND YEARS PAYING HIGH INSURANCE RATES. OTHERS ARE SMART.



Stop being a glutton for punishment. And start saving hundreds (even thousands) by shopping around for insurance. All without affecting your coverage. We've harnessed the search power of the internet to offer you choice. It's fast, FREE and easy to use, with absolutely no obligation. Think before you spend.

InsuranceHotline.com
"We search. You save."