

Top 10 car insurance shopping and savings tips

Make sure all your cars are on the same policy

Most insurance companies offer a "multi-vehicle discount" for customers who insure more than one car on the same policy.

Insure both your car and home with the same company

Again, this may qualify you for a discount called the "multi-line discount". Most companies offer this savings as an incentive to get your home insurance business too.

Have an anti-theft device installed in your car

If you take measures to ensure your car is less likely to be stolen, then some insurance companies will offer an "anti-theft discount" if certain anti-theft devices are installed.

Ask about other discounts you might be able to get

Additional common discounts include the age, low mileage, occupational and auto club discounts, all of which could save you money, if you qualify.

Increase your deductibles

The higher your deductibles, the lower your insurance premium, so raise them as much as you can. Keep it affordable though, because this is how much

you'll have to cover if you need to submit a claim.

Drive carefully

Drivers with no accidents, tickets or insurance claims almost always pay less for their auto insurance coverage. With a less than perfect driving record, you can find yourself paying much higher insurance premiums over the years.

Don't believe the myths about auto insurance premiums.

Auto insurance premiums across insurers are not the same. In fact, each insurer's car insurance rates are so unique to them that it's safe to say that no two are alike.

Shop around

Get quotes instantly online. www.kanetix.ca, for example, is an online quote comparison service that

provides shoppers with quotes from competing insurers.

Compare apples-to-apples while shopping

When comparing rates, include the same deductibles, coverages, and limitations so you're comparing like rates. At comparison sites where you can actually compare competing rates side-by-side, they'll do this for you.

Never pay for a quote

When shopping around for auto insurance you should never, ever pay to get a quote. Reputable quote comparison services like www.kanetix.ca do not charge you to get quotes from competing insurers and do not tack on fees to the quotes you see.

—News Canada



Volkswagen's TDI Hybrid uses diesel engine and electric motor

The challenge: to create a viable, highly efficient family vehicle capable of emitting less than 90 g/km of CO₂.

The Volkswagen engineers' solution, unveiled on the eve of the Geneva Motor Show, combines an advanced diesel engine with an electric motor and the very latest generation of seven-speed DSG gearbox.

The so-called Golf TDI Hybrid concept vehicle is capable of achieving 83 mpg on the combined cycle and emitting just 89 g/km of CO₂ — while around town the vehicle reverts to purely electric mode to be emission-free.

At the core of the new Golf TDI Hybrid is a highly efficient 1.2-litre three-cylinder common rail TDI diesel engine developing 75 hp and 132 lb/ft of torque. Working either in tandem with the diesel engine or, if required, on its own, is an electric motor developing 27 hp and 103 lb/ft of torque.

The electric motor also replaces the conventional starter motor and alternator to save weight and improve packaging.

It can also operate as a generator, recovering kinetic energy from the car during braking to charge the 220 volt, 45 kg nickel metal hydride battery which has a capacity of 1.4 kW hours.

In practice the electric motor powers the vehicle from standstill with the diesel engine only engaging should additional acceleration be required or at higher speeds.

In these situations the diesel engine takes over with the electric motor only working if required to supplement the combustion engine, for example, during overtaking manoeuvres.

When at a standstill the diesel engine shuts down completely to conserve fuel and increase efficiency. The energy split is relayed to the driver and passengers through a graphic display accessed through the touch-screen satellite navigation screen.

Drive on the concept car is channelled through the new seven-speed DSG twin-clutch gearbox.

This features a pair of dry clutches as opposed to the wet clutches and sets a new energy efficiency standard for automatic gearboxes.

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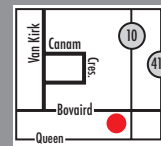
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