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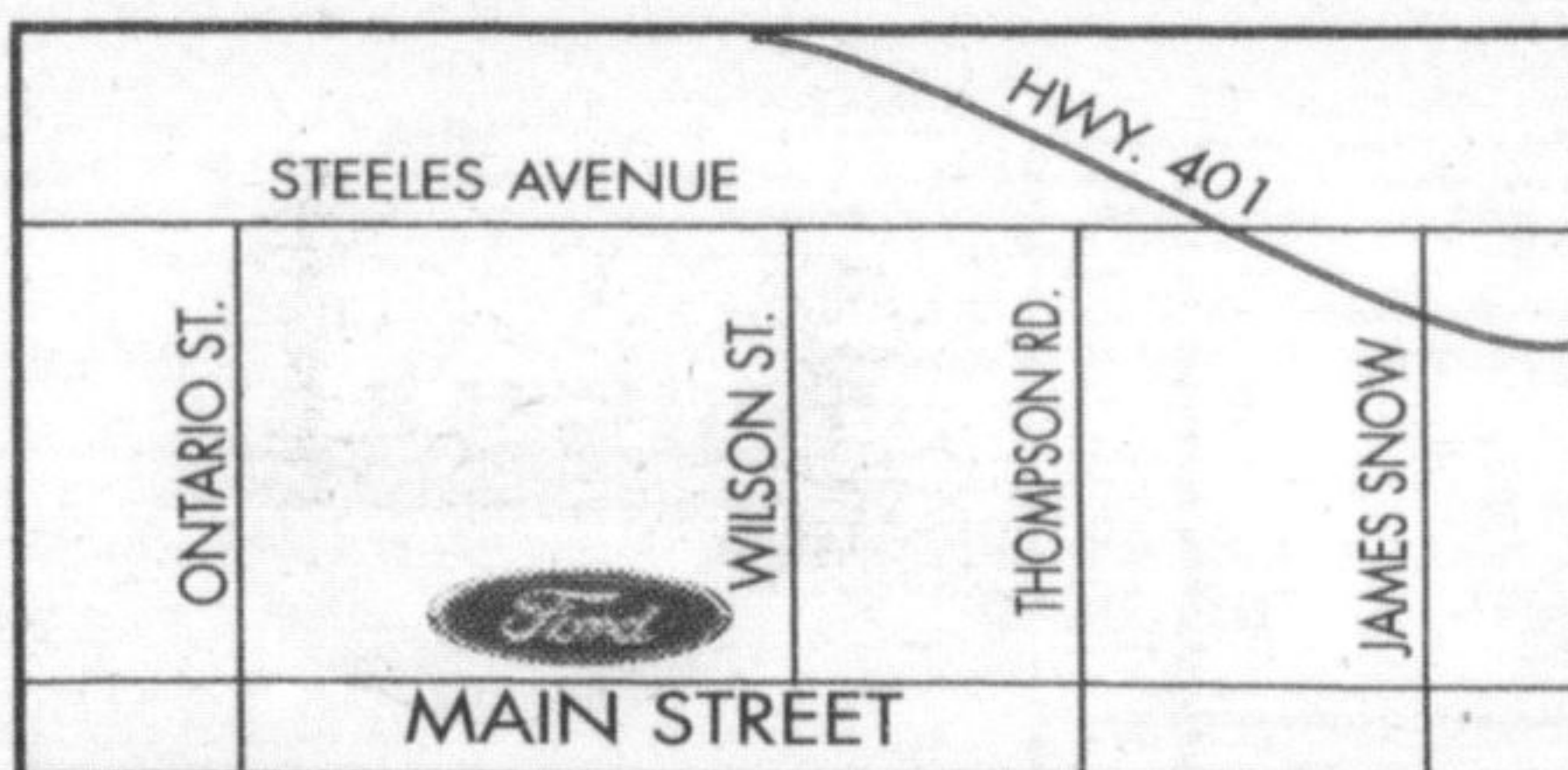
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**New country,
new auto
insurance rules**

Newcomers to Canada have many issues to deal with, not the least of which is auto insurance. If you don't do your research and follow the rules, you might find that owning a car costs you a lot more than it should.

While auto insurance is a big part of a car owner's budget, there are a lot of things you can do as a newcomer to ensure that you're getting the best rate possible.

First, take the time to do some homework, says Anne Marie Thomas, of InsuranceHotline.com, an unbiased comparative quoting service directing consumers to the insurance companies which offer the lowest rates. "Some countries may have similar laws, but it is important to look into what may be different and mandatory, and what the difference in costs could be from one insurer to the next."

Here are some of the things to consider when looking into auto insurance coverage for the first time in Canada:

1. Get the right documentation from your previous insurer. Canadian insurers base their quotes on your performance record, so the more information you can provide about your driving record and insurance history in your home country, the better. "Providing a letter that lists any accident from your previous insurance company - and not just a copy of a policy - can make a huge difference in your premiums," advises Thomas.

2. Budget right. Before you buy a car and get your insurance, make sure you understand the entire cost of ownership. "So many new Canadians forget to factor in the cost of insurance when buying a car, but it can be one of your biggest payments if you're not careful," says Thomas.

3. Shop around. Rates can vary a lot from insurer to insurer (there are more than 20 insurers in Alberta alone). Free online resources such as InsuranceHotline.com will provide you with a fast and easy way to compare rates from competing insurance companies and can give you more quotes than any one insurance broker (who typically only has quotes from a handful of insurance companies).

4. Make sure you have a valid driver's license. Alberta for example has reciprocal agreements with a number of countries. Licenses from Austria, Belgium, France, Germany, Japan, South Korea, Switzerland and the UK (except Northern Ireland), are considered valid, so drivers don't have to start at zero and go through the entire graduated licensing program. Otherwise, driving tests are in order.

5. Get to know your environment. In a province like Alberta, where winters can be long, drivers who have never experienced snow and ice may find driving a challenge. "If you are not used to the weather conditions, take a few driving lessons," says Thomas. "It won't change your rate, but it will help you drive with more confidence and reduce the risk of accidents. And keeping a clean driving record is a sure-fire way to keep your insurance costs down."