

## Loyalty Can Be Costly

Shopping Around Still The Key To Saving On Car Insurance

### How Much Is Your Loyalty Discount Really Worth?

If you're like most consumers, you worry that switching insurance companies means losing your "loyalty discount". The truth is that switching insurance companies may cause you to lose your loyalty discount (if you had one in the first place), but that doesn't necessarily mean you'll pay more for car insurance or that you can't save a bundle in the end. The fact is, some insurance companies may provide a small discount on your premium if you've been with them for a long time - but that small discount can quickly become irrelevant if another company has a rate for you that is significantly less than what you're currently paying. After all, what good is 5% off of an annual rate of \$1,500 (a \$75 savings) if you could pay \$1,100 (a \$400 savings) with another company?

### How Much Do Rates Really Differ Across Companies?

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. And with so many insurance companies providing car insurance in Ontario, odds are you are not currently insured with the company that offers the best rate for your driving profile. This is where InsuranceHotline.com can help by providing an independent, unbiased rate comparison from over 30 top insurance companies to find you the lowest rate available for your profile. Even better, once your lowest rate is found, InsuranceHotline.com can connect you with a licensed insurance broker or agent to seal the deal. It's Fast, Safe and FREE.

### What If My Insurance Company Finds Out I'm Shopping?

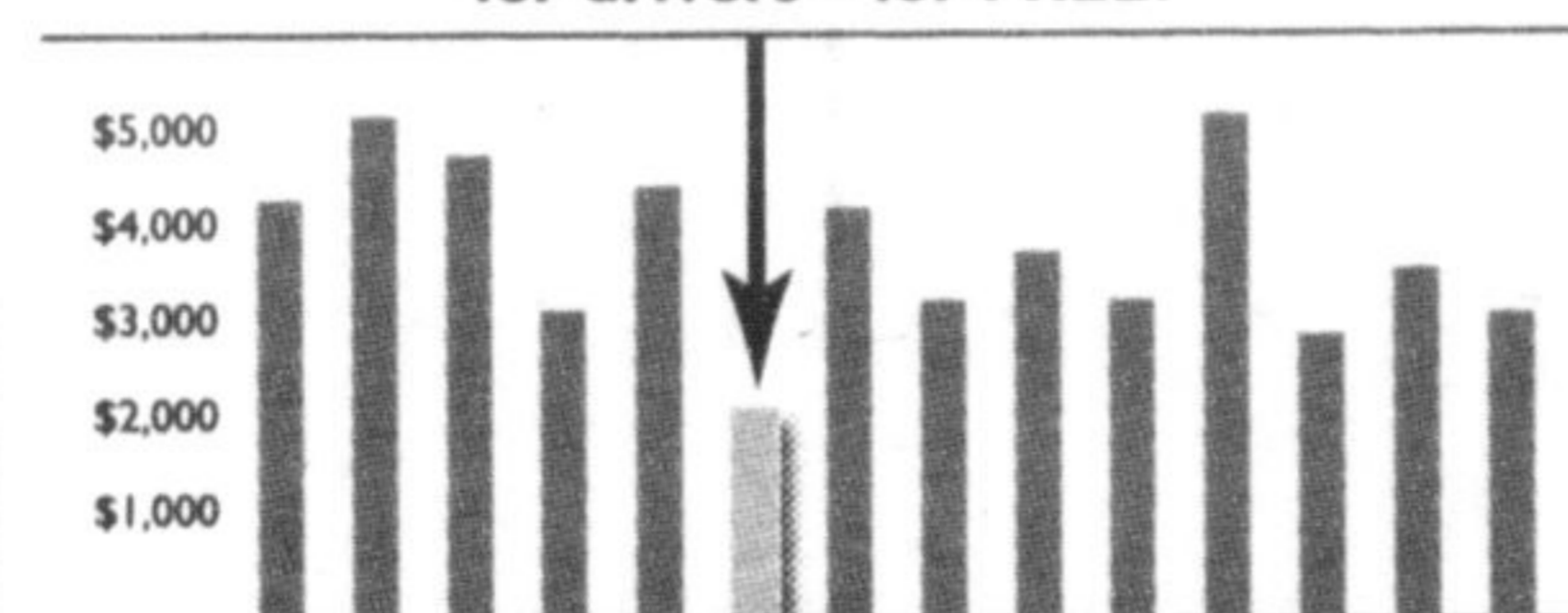
Sadly, the misguided fear of repercussions from their current insurer is what keeps many consumers from taking action and shopping around. The truth is that your insurance company has no way of knowing if you are shopping around for a better rate. In fact, even if they did know you were checking out your options, you cannot be penalized in any way for trying to find a better deal.

### Don't Be Fooled By Others Offering To "Compare Quotes"

Unlike most of its competitors, InsuranceHotline.com does not sell insurance, is not a licensed broker or agent, and is not owned in whole or in part by an insurance company. This allows InsuranceHotline.com to be completely unbiased when providing insurance quotes and keeps its focus solely on finding the lowest insurance rates for consumers. By contrast, most websites offering to "compare insurance quotes" are owned by or affiliated with insurance brokers or agents and are therefore only capable of quoting rates from the limited number of insurance companies they represent, typically no more than 4 or 5.

Rate Comparison			
Driving Record	Lowest Price	Highest Price	Savings
Clean Record	\$958	\$2,213	\$1,255
1 Ticket	\$1,018	\$2,552	\$1,534
1 Accident	\$1,849	\$3,753	\$1,904

InsuranceHotline.com finds this rate for drivers - for FREE!



### Start Saving Your Money Now

InsuranceHotline.com helps you save your money by making insurance companies compete for your business. With free quotes from over 30 top insurance companies, InsuranceHotline.com is the simplest and easiest way to make sure you aren't overpaying for your car insurance. So don't wait another minute.

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## Save money at the pumps by using a block heater in colder weather

*Did you know that using a block heater to warm up your vehicle could save you fuel?*



According to research by Environment Canada, on a -25 oC day, using a block heater can reduce your fuel consumption by as much as 25 per cent at for a single short trip.

Science has long known that during colder months, vehicle engines and their emission control systems take longer to warm up to their optimum operating temperature. That optimum temperature is critical for keeping engine efficiency at its peak and harmful emissions at a minimum. But until a vehicle warms up, its engine burns significantly more fuel and spews out additional pollutants. As well, when an engine starts up in frigid (aka Canadian) weather, the oil that lubricates its parts is thick and slow, making the engine

work harder to get going, thereby using more fuel and increasing harmful emissions.

Give your vehicle a head start by using a block heater. This will warm the coolant in your engine and allow it to start warm and rise to its optimal operating temperature faster. And that means warm air will flow to the inside of the vehicle through the ventilation system faster as well. To limit the amount of electricity used to operate your block heater, put it on a timer so that it runs for 2

hours before you have to leave.

Some Canadians waste as much as four per cent of their annual fuel consumption idling their vehicles between six and eight minutes a day. Contrary to popular belief, excessive idling is not the best way to warm up your vehicle - driving it is. So get yourself a block heater and use it to warm up your vehicle ahead of time. You'll be saving time, money and the environment.

[www.newscanada.com](http://www.newscanada.com)

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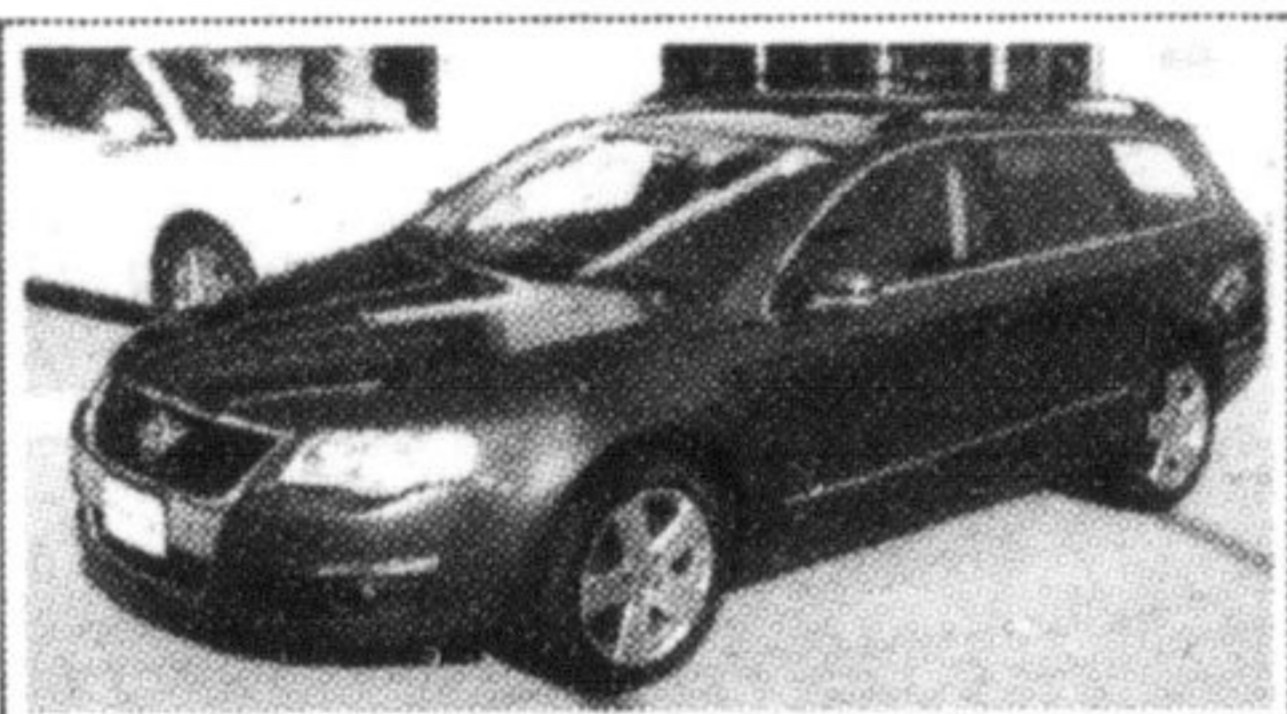
For the fifth year in a row we've won the IntelliChoice® Best Non-Luxury Certified Pre-Owned Program\*. How do we know our cars are Pre-Loved? We put each of them through a 112-point inspection, checking everything from electrical systems and safety features to upholstery and bodywork. Then we back up with a Volkswagen 2-year/40,000km limited warranty, plus 2 years of roadside-assistance.\*\* But don't take our word or IntelliChoice's word for it. Stop in and learn about our Certified Pre-Loved Volkswagens for yourself. It's one time the head and the heart will agree.

#### 2006 Passat 2.0T



Stk # P1723 4-Cyl Turbo, 4 Door, Auto, 114,184 km.  
CALL NOW  
**\$13,270** PLUS HST

#### 2010 Passat Wagon



Stk # P1732 Only 12,000kms.  
CALL NOW  
**\$34,163** PLUS HST

#### 2010 Routan Highline



Stk # P1789 Rear Ent, Only 12,000kms.  
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#### 2006 Golf CL



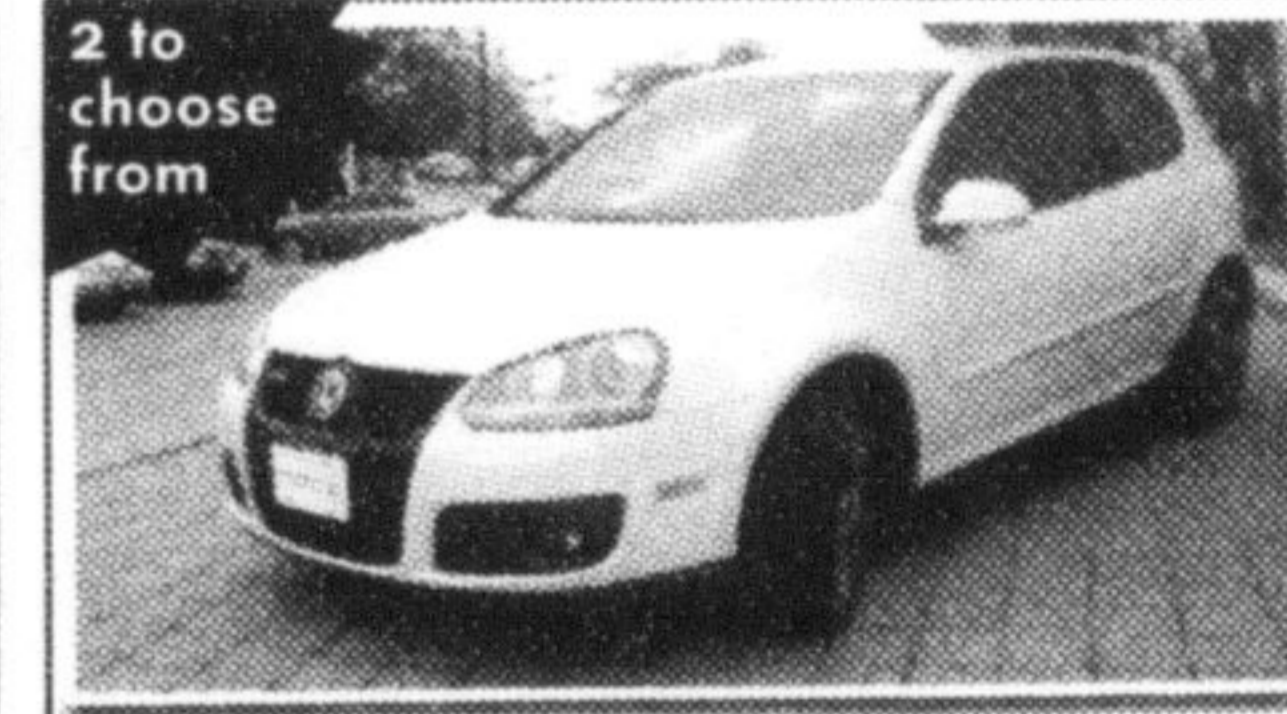
Stk # P1615 2.0L 4 Door, Auto, 91,217 km.  
CALL NOW  
**\$11,763** PLUS HST

#### 2010 Touareg



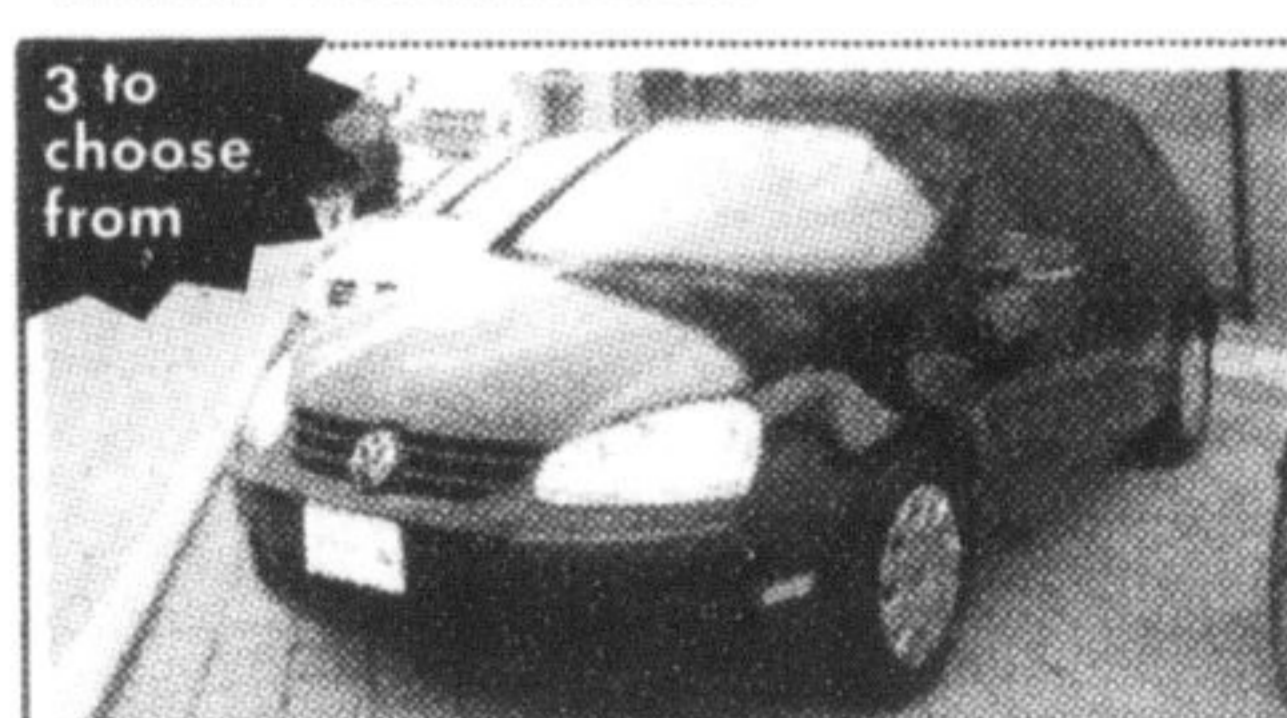
Stk # P1795 V-6 3.6 Liter, 4 Door, Auto, 23,004 km.  
CALL NOW  
**\$54,988** PLUS HST

#### 2007 GTI 2.0T



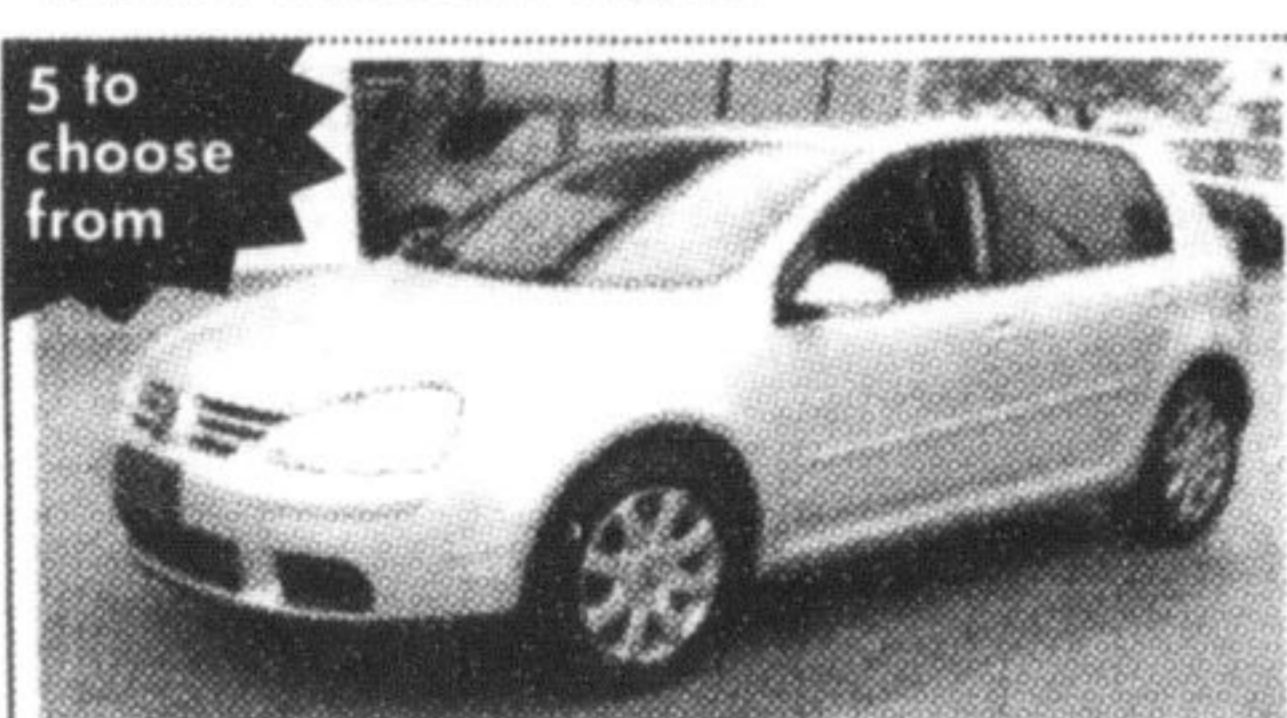
Stk # P1759 4 Cyl Turbo, 2 Door, 5 Spd, 90,350 km.  
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**\$19,868** PLUS HST

#### 2007 Rabbit 2.5L



Stk # P1745 5 Cyl, 2 Door, 5 Spd, 103,088 km.  
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#### 2007 Rabbit 2.5L



Stk # P1792 5 Cyl, 4 Door, 5 Spd, 61,565 km.  
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#### 2006 Jetta 2.0T



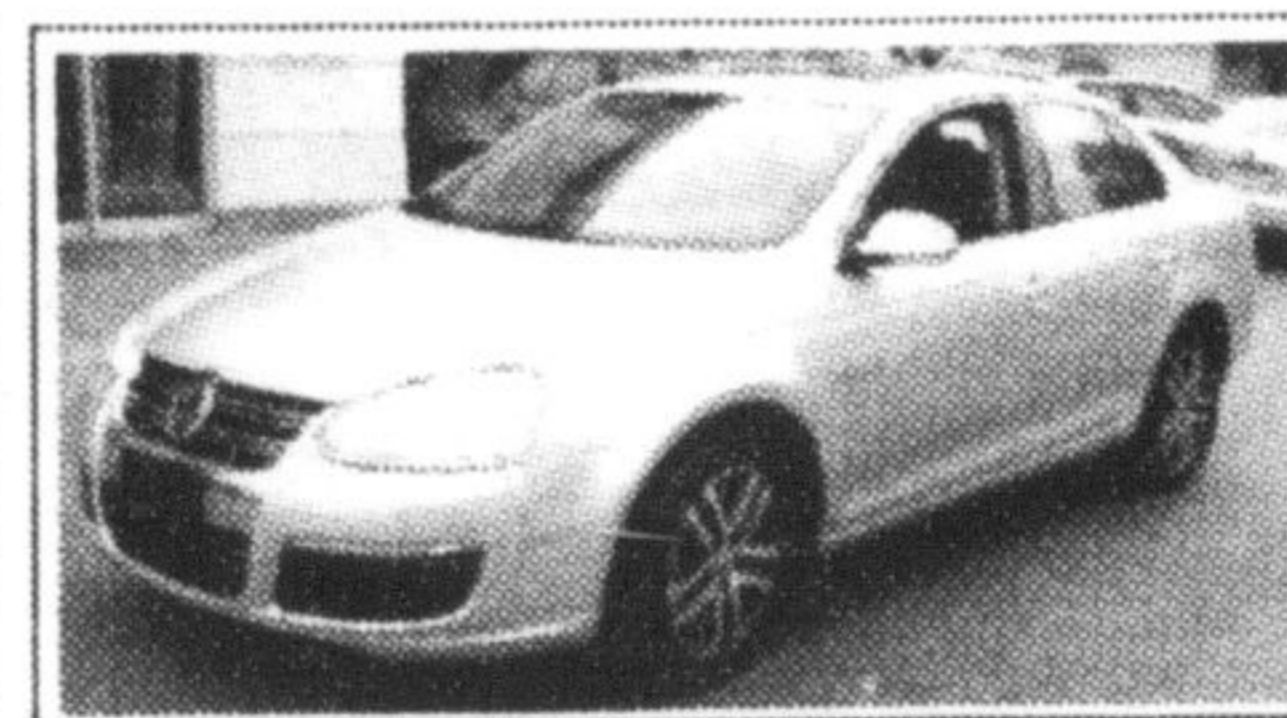
Stk # P1784 4-Cyl Turbo 2.0L, 4 Door, Auto, 106,076 km.  
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#### 2006 Jetta TDI



Stk # P1728 1.9L 4 Cyl, 4 Door, 5 Spd, 98,243 km.  
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Stk # P1791 5-Cyl 2.5L, 4 Door, Auto, 80,513 km.  
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