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## 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.

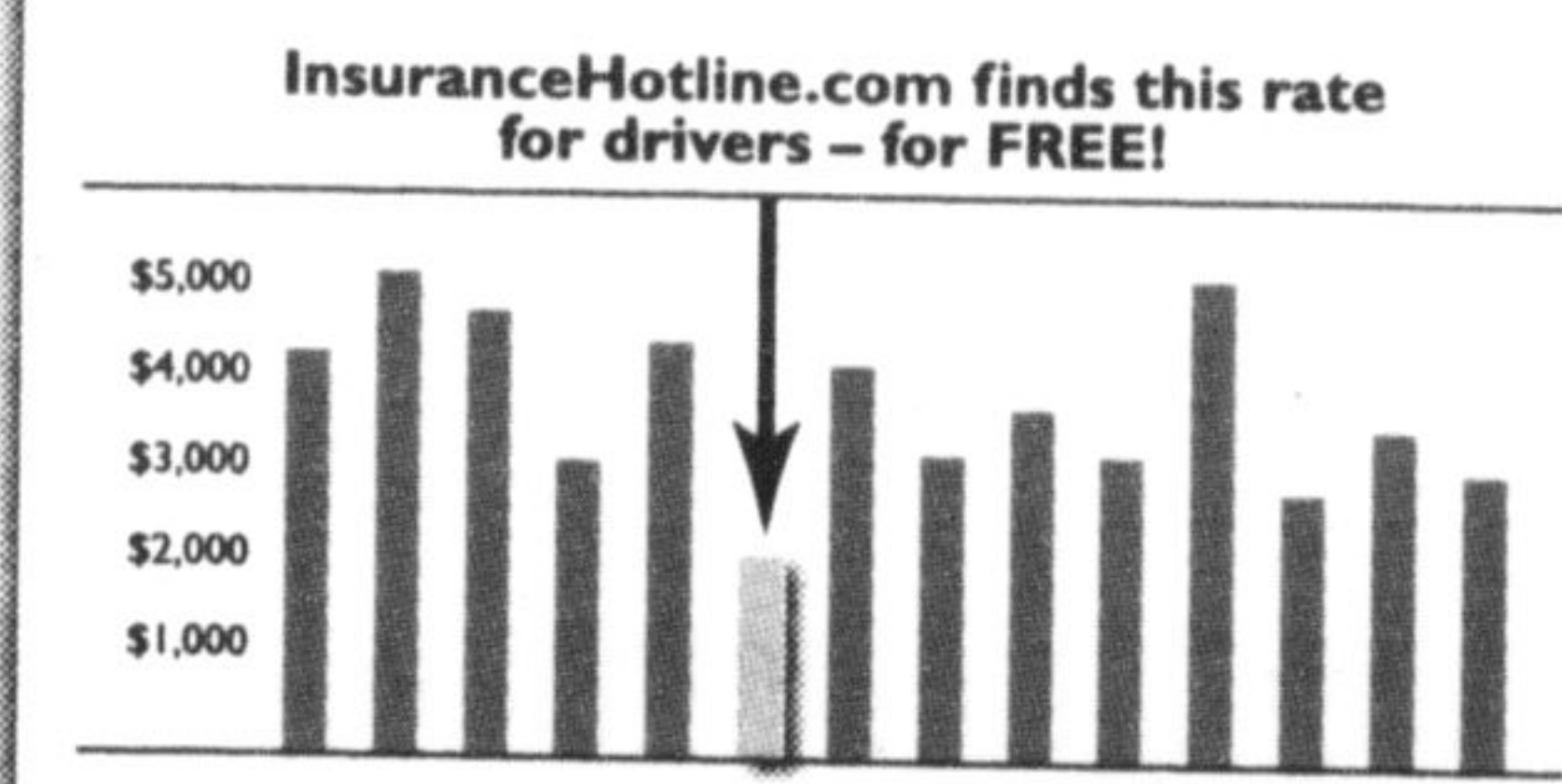
### What If My Insurance Company Finds Out I'm Shopping?

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



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## Driving prohibition five years

• from ANOTHER on page A1  
in a July 2008 road rage incident. The jail term was followed by a two-year probation, while Winsor's driving prohibition — which started the day of the tragedy as part of bail conditions — will continue until July 2013, for a total of five years.

### Arts centre, library in the works

A \$24-million contract was awarded and ground broken in the spring on the new arts centre and central library at the corner of Thompson Road and Main Street East. The centre was advanced to the 2010 budget following the allocation of more than \$16 million in stimulus funds from the provincial and federal governments. A number of local businesses also came forward throughout the tail-end of 2010 with sizable donations for the new arts facility, which is expected to open next year.

### Arrests made in '08 murder

Police charged two 24-year-old men in August with murder in connection with the 2008 death of a Milton man. This followed an OPP investigation into the slaying of 20-year-old Charles Agbajoh, whose body was discovered by a farmer in Hagersville on April 19, 2009. A post mortem exam revealed the victim had been killed November 2, 2008 — the same day as a non-fatal shooting in Mississauga, with which Agbajoh was wanted in connection.

### Fresh start for St. Paul's

St. Paul's United Church turned a new page in its quest for redevelopment. In September, the church council voted to ter-



FILE PHOTO BY GRAHAM PAINE

Heslop Drive homeowner David Joss surveys the damage after high winds brought down a 50-year-old willow tree on his property.

minate its partnership with a local developer and open up the tendering process to the public. This marked the latest chapter in a controversial issue surrounding the local church, which is in desperate need of repair. The developer originally proposed to construct an 80-unit, life-lease retirement residence on St. Paul's land and provide the church with 12,000 square feet of worship, administrative and meeting space.

### Major milestone for Hadfield

Chris Hadfield is heading back to space. It was announced in September that the native Milton astronaut would become the first Canadian to command the International Space Station during his third trip into space

• see ANOTHER on page A9



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