

The OMPP guarantees good benefits, no stalling.

The average personal injury suit arising from a car accident often takes several years to wind its way through the court system before settlement. That whole time, the injured person has to put a life back together using personal or family resources – and still might lose in court.

A new, comprehensive auto insurance system is being introduced. It's called the Ontario Motorist Protection Plan. Under the OMPP, income replacement cheques begin arriving within 10 days after the claim is filed. Within 30 days, money to cover medical bills and therapy will be sent. No matter who caused the accident.

The principle is: the sooner resources are available to help an accident victim, the earlier treatment and rehabilitation can begin. Studies show early rehabilitation is more humane and beneficial to the injured person.

The Ontario Insurance Commission is there to ensure that injured people are treated fairly, including providing services for solving disputes.

DO YOU KEEP THE RIGHT TO SUE?

Yes. While guaranteed accident benefits are there

for everyone, if an accident results in death or serious permanent injury, you may still sue.

THE OMPP PUTS THE BRAKES ON INSURANCE RATES.

One of the major causes of the rising number of accidents, injuries and lawsuits in Ontario is the growing volume of traffic on the roads. But a closer look at the \$1.8 billion paid out for bodily injury claims in 1988 shows that hundreds of millions of dollars never reached the victims. They went to pay the costs of the adversarial legal system.

Under the OMPP, that money is now used more effectively. It helps accident victims, without an expensive legal battle to assess "fault".

The new Plan will hold premium increases this year to only 8% on average in urban areas, while average rates in rural areas will not increase at all. Without a new system, you would have seen a premium increase in the 30-35% range.

DOES FAULT STILL COUNT?

Fault will continue to be used for rating purposes as well as determining liability for damage to vehicles. Bad drivers will pay higher premiums. Those convicted of drunk driving or other Criminal Code offences will not receive income replacement benefits.

The new Plan is more than insurance reform. Additional OPP will patrol the highways. Fines for traffic violations such as speeding have been more than doubled. Greater highway safety is a good way to control costs and reduce injuries.

More than ever, it makes no sense to take a chance while driving.

The Ontario Motorist Protection Plan makes a fundamental distinction between good drivers and bad drivers. It treats those involved in accidents with compassion, guaranteeing benefits and paying them quickly, regardless of fault. It steers car insurance in the right direction.

Your insurance company and your broker or agent have all the details. And you will receive an information brochure with your premium notice.



Government
of Ontario

The Ontario Motorist Protection Plan.

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